



State of Montana Analysis of Impediments to Fair Housing and Fair Housing Choice

Prepared in Support of Montana's
Five-Year Consolidated Plan
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Executive Summary

Overview

In 1994, the United States Department of Housing and Urban Development (HUD) published a rule that consolidated the Comprehensive Housing Affordability Strategy (CHAS), the Community Development Plan (required for the Community Development Block Grant program), and submission and reporting requirements for four community development formula grant programs into a single plan, which is called the Consolidated Plan for Housing and Community Development.

As part of the Consolidated Plan, HUD requires the state of Montana to certify it will affirmatively further fair housing. This requires the state to undertake fair housing planning and:

- Complete an Analysis of Impediments to Fair Housing Choice (AI);
- Take actions to overcome effects of any impediments identified through the analysis; and
- Maintain records reflecting the analysis and actions taken.

Impediments to Fair Housing

According to HUD, impediments to fair housing choice include actions or omissions in the state that constitute violations of the Fair Housing Act. Further, impediments mean actions or omissions that are counter-productive to fair housing choice or that have the effect of restricting housing opportunities based on protected classes.

A thorough review and analysis of the data contained in this AI revealed six impediments to fair housing in the state of Montana:

1. Minorities face significantly higher mortgage denial rates, which may impede their entry into homeownership. Analysis of Home Mortgage Disclosure Act (HMDA) data from 1993 through 2002 revealed significantly higher denial rates for Montana's minorities, particularly Native Americans. Although higher loan denial rates for particular groups do not provide enough information to conclude that discriminatory lending practices exist, the data reveal persistent trends that suggest minorities, particularly Native Americans, face greater challenges than non-minorities in moving into homeownership.
2. Subprime lenders in the state provide large home improvement loans to extremely low-income homeowners, which places them at risk for foreclosure and impedes long-term homeownership. Analysis of HMDA data showed that between 1993 and 2002, 1,038 Montana households with yearly incomes below \$15,000 received home improvement loans. The average home improvement loan issued by subprime lenders to this income group was \$12,167.
3. HUD complaint data show violations to fair housing law continue in Montana, limiting housing choice for selected populations. The greatest number of fair housing

complaints between 1993 and 2003 related to disability, followed by familial status and race. During the same period HUD data reveal 502 total complaints, 159 related to disability, 142 to familial status, and 110 to race as a basis for complaint.

4. Access to the fair housing system is limited, impeding fair housing enforcement in the state. HUD is the enforcement agency for Montana. It operates its enforcement efforts from Denver, Colorado. Montana Fair Housing (MFH) is the only agency in the state that tests for fair housing and investigates allegations of discrimination. Despite nationwide reports detailing persistent violations of fair housing law, just 32 complaints from Montana were filed with HUD in 2003, less than half the number of complaints filed in the state a decade earlier.
5. MFH is the only agency that provides fair housing education in the state. The telephone survey revealed a lack of understanding of fair housing law, particularly in rural areas and eastern Montana. The survey also revealed limited knowledge about primary resources for filing fair housing complaints, resulting in a possible impediment to the complaint process.
6. A telephone survey of 100 Montanans involved in housing-related services revealed the following:
 - a. Rental discrimination, particularly by unregulated landlords, is directed toward Native Americans and, to a lesser extent, against other members of protected classes.
 - b. Many residences, both new and old, are not in compliance with fair housing design and construction standards and accessibility regulations.
 - c. Enhanced fair housing instruction and training is needed in rural areas of the state, along with tailoring of the education to meet the interests and needs specific to rural areas. Respondents also favored additional education for inspectors, contractors, and others in the building industry.
 - d. Violations of fair housing law often are not reported because, among other reasons, the victims do not know the law, fear repercussions, or lack the time and resources necessary to pursue claims.

Prospective Actions for the State to Consider

Impediments to fair housing exist in Montana. Members of the state's protected classes are affected with varying degrees of frequency and severity. The Montana Department of Commerce (MDOC) is responsible for certifying HOME and CDBG grantees affirmatively further fair housing. The MDOC is also responsible for taking actions to address the impediments within its jurisdiction and monitoring the results of those actions.

The MDOC lacks the authority and the resources to solve these problems alone. However, the MDOC hopes to eliminate discriminatory actions and overcome an apparent lack of knowledge about fair housing law through two fair housing objectives:

1. Improve the understanding of fair housing law and proper construction practices;
and
2. Enhance coordination among members of Montana's affordable housing community.

These objectives, termed the "Education Objective" and the "Coordination Objective," represent strategies the MDOC is considering for the next five-year period. The two objectives each are organized into four types of action, described on the following pages.

▪ **Education Objective**

1. Improve the general public's understanding of fair housing law through further outreach and education.
2. Explore the feasibility of incorporating homebuyer training at the secondary education level. Communicate how credit markets work, how to avoid credit problems, and what predatory lending practices are to an audience entering the rental or homebuyer market.
3. Design educational training sessions for specific subgroups, including consumers and providers of housing to improve the fair housing educational experience. These subgroups will be comprised of at least the following:
 - a. Native Americans, with curriculum and presentation designed with understanding of cultural differences.
 - b. Building codes inspectors, builders, and architects, with material designed specifically to better explain 504 building requirements.
 - c. Unregulated property managers, who may be reached by one or more of the following methods:
 - i. Contacting landlord associations;
 - ii. Communicating with county tax assessors; and
 - iii. Contacting the Montana Department of Revenue, Property Assessment and Taxation Department to obtain a list of property owners of commercial property used for residential purposes.
 - d. People in rural areas of the state, especially eastern Montana, who may have unique or different fair housing concerns than the more urbanized areas of the state.
4. Continue publishing and distributing fair housing educational materials and guides.

▪ **Coordination Objective**

1. Establish a network with landlords, bankers, attorneys, and others for setting and coordinating a fair housing agenda. MDOC will oversee this effort. It will establish a Fair Housing Working Group with regular meetings to assess and review progress associated with the fair housing agenda.

2. Encourage partnerships among the disabled community, housing developers, builders, and other housing providers. This action may include:
 - a. Identifying and defining sources of information to which questions about 504 design and construction standards and 504 compliance can be referred; and
 - b. Urging developers and builders to contact the disabled community directly.
3. Coordinate with Montana Fair Housing to further fair housing education throughout the state.
4. Increase the MDOC's role as an information clearinghouse by including additional information on the Housing Division website, <http://housing.state.mt.us>, including:
 - a. Montana Landlord/Tenant Law;
 - b. Federal and Montana fair housing laws; and
 - c. ADA and 504 design and construction standards.

Section I. Introduction

Overview

In 1994, the United States Department of Housing and Urban Development (HUD) published a rule that consolidated the Comprehensive Housing Affordability Strategy (CHAS), the Community Development Plan (required for the Community Development Block Grant program), and submission and reporting requirements for four community development formula grant programs into a single plan, which is called the Consolidated Plan for Housing and Community Development.

The four formula grant programs are the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for People with AIDS (HOPWA).

As part of the Consolidated Plan, HUD requires the state of Montana to certify it will affirmatively further fair housing. This requires the state to undertake fair housing planning and:

- Complete an Analysis of Impediments to Fair Housing Choice (AI);
- Take actions to overcome effects of any impediments identified through the analysis; and
- Maintain records reflecting the analysis and actions taken.

The purpose of this report is to document findings of the Analysis of Impediments to Fair Housing. HUD defines impediments to fair housing as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choice; or
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choice on the basis of race, color, religion, sex, disability, familial status, or national origin.

According to HUD, impediments to fair housing choice include actions or omissions in the state that constitute violations of the Fair Housing Act, as well as actions or omissions that are counter-productive to fair housing choice or have the effect of restricting housing opportunities based on protected classes.

Funding of Study

This study was funded by the Montana Department of Commerce. The report was prepared by Western Economic Services, LLC, a Portland, Oregon consulting organization that specializes in conducting analysis and research in support of housing and community development planning.

Methodology

The AI is a thorough examination of a variety of sources related to housing and protected classes. The Montana AI involved secondary research, which included the review of existing data and studies. It also included primary research, which involved the collection and analysis of raw data.

▪ Secondary Research

1. *Bureau of Economic Analysis* data were collected from 1969 through 2001. The information detailed the total number of jobs, average earnings per worker, and per capita income in Montana. This information was then compared with national statistics. Data from the U.S. Bureau of Labor Statistics were also collected and analyzed to assess unemployment rates and the general direction of the state's economy. The purpose of these data was to determine the strength of economic influences on Montana's housing marketplace.
2. *2000 Census* data was tabulated for a variety of demographic, economic, and housing-related issues, including racial and ethnic makeup of the population, disability status, low-income concentration, poverty, housing values, housing conditions, and cost burden.
3. *Housing discrimination complaint records* over the period from 1994 through 2003 were released by HUD. This data was tabulated and analyzed. Additionally, newspaper accounts of housing discrimination were researched and the U.S. Department of Justice website was reviewed for recent housing discrimination cases brought to litigation.
4. *HMDA data* was also analyzed. Congress enacted the Home Mortgage Disclosure Act (HMDA) in 1975 and amended it from 1988 to 1991. It is intended to provide the public with loan data that can be used to determine whether financial institutions are serving the housing credit needs of their communities and to assist in identifying possible discriminatory lending patterns. Financial institutions are required to report data regarding loan applications, as well as information concerning their loan originations and purchases. The HMDA requires many lenders to report the race and sex of home loan applicants. For the Montana AI, HMDA data from 1993 through 2002 was analyzed.

▪ Primary Research

1. *Telephone interviews* were conducted to gather public input about impediments to fair housing. From a list of 150 people in housing-related professions, 100 participated in the telephone survey.
2. *Personal interviews* were also conducted to gather further input. Discussions were held with individuals and entities representing minority organizations and fair housing entities, as well as with representatives of the housing industry.

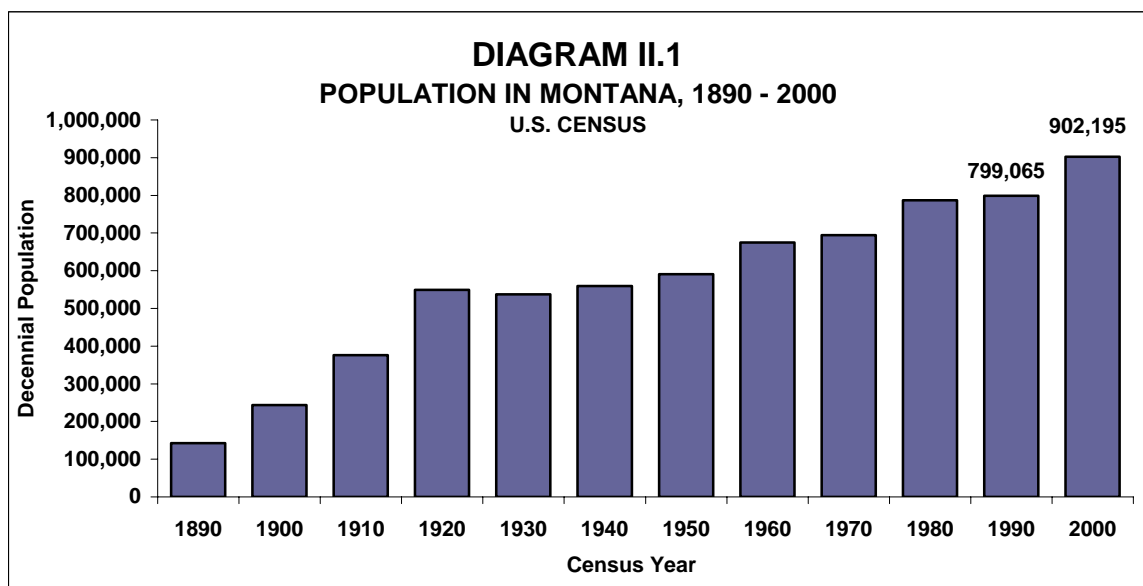
Section II. Background

Introduction

The following narrative provides general background information from the 2000 Decennial Census, the U.S. Bureau of Labor Statistics, and the U.S. Bureau of Economic Analysis. These data provide context to the Montana housing market. Additional demographic and economic data may be found in Appendix B.

Population and Age

In 2000, Montana's census was 902,195. The state has grown by 103,130 people since the 1990 Census, the largest population increase in approximately 80 years. Diagram II.1 shows Montana's population growth from 1890 through 2000.



The Census Bureau estimated Montana's population grew by 15,426 people, or 1.7 percent, between the 2000 Census and July 1, 2003. Although the state population increased overall between 1990 and 2000, 22 counties declined in population. Garfield County declined by 19.5 percent and Prairie and Sheridan each declined 13.3 percent. The growth rate differences among counties across the state were marked. Seven counties grew by more than 25 percent, with Ravalli County, at 44.2 percent, growing the most. Census data showed veterans made up 12 percent of Montana's population, which was an increase of 5,940 people from 1990 to 2000.

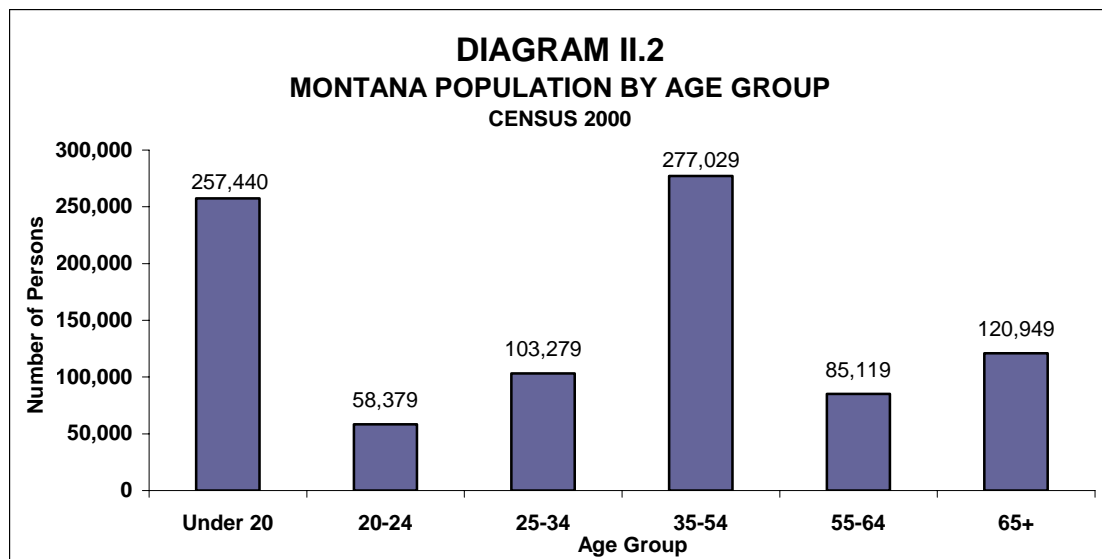
As shown in Table II.1, over 22 percent of the state's population was over 55, while 28.6 percent of the population was 19 years old or younger. The percentage of people in Montana age 20 or less rose 5.4 percent between 1990 and 2000, significantly less than the average increase nationwide of 12.8 percent. Montana saw a 22.2 percent increase

in its population age 20 to 24, while the nation's rate fell by .3 percent. The state's population between the ages of 55 and 64 grew nearly 25 percent, while the national rate rose 14.8 percent.

TABLE II.1
DEMOGRAPHIC CHARACTERISTICS
CENSUS 2000

Cohort	Montana	Percent	U.S. Percent
Sex			
Female	452,715	50.2	50.9
Male	449,480	49.8	49.8
Age			
Under 5 years	54,869	6.1	6.8
5 to 19 years	202,571	22.5	21.8
20 to 24 years	58,379	6.5	6.7
25 to 34 years	103,279	11.4	14.2
35 to 54 years	277,029	30.7	29.4
55 to 64 years	85,119	9.4	8.6
65 and over	120,949	13.4	12.4
Total Population	902,195	100	100

Diagram II.2 illustrates the distribution of Montana's population by age group. The under-20 and 35 to 54 age groups were by far the state's largest in 2000, followed by the population over the age of 65.



Sex

As seen in Table II.1, the percentage of males and females in Montana is closely balanced. In 2000, approximately 50.2 percent of the population was female and 49.8 percent of the population was male. According to census data, 56.2 percent of the state's over-65 population is female. Male, full-time, year-round workers earned almost \$10,000 more than females in 2000, \$30,503 as compared to \$20,914.

Disability Status

The 2000 Census showed 145,732 Montana citizens, 17.1 percent of those over the age of five, had a disability.¹ There were 258,723 total disabilities, due to instances of multiple disabilities. In 2000, over 58 percent of the disabled were in their prime working years, from 21 to 64 years of age, as seen in Table II.2.

TABLE II.2 DISABILITY STATUS BY AGE CENSUS 2000	
Age	Montana
5 to 15 years	8,191
16 to 20 years	6,920
21 to 64 years	85,337
65 years and over	45,284
Total disabled	145,732
Total population 5 years of age and over	847,326

Table II.3 shows the disabled population, separated by sex, for those whose poverty status was determined. Nearly 20 percent of the disabled lived below the poverty level in 2000.

TABLE II.3 POVERTY STATUS FOR MONTANA DISABLED POPULATION BY SEX AND AGE 2000 CENSUS				
Description	Male	Female	Total	% of Disabled Population
5 to 15 years (Disabled)	5,139	2,563	7,702	.
Below poverty level	1,387	715	2,102	1.46
16 to 20 years (Disabled)	3,590	2,812	6,402	.
Below poverty level	926	903	1,829	1.27
21 to 64 years (Disabled)	46,649	38,421	85,070	.
Below poverty level	9,138	9,843	18,981	13.14
65 years and over (Disabled)	20,303	24,981	45,284	.
Below poverty level	1,735	3,857	5,592	3.87
Total Disabled (Poverty Status Determined)²	75,681	68,777	144,458	.
Total disabled below poverty level	13,186	15,318	28,504	19.73

¹ The data on disability status were derived from answers to long-form questionnaire items 16 and 17. Item 16 was a two-part question asked of a sample of the population five years old and over, asking about the existence of these long-lasting conditions: (a) blindness, deafness, or a severe vision or hearing impairment (sensory disability), and (b) a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying (physical disability). Item 17 was a four-part question asking if the individual had a physical, mental, or emotional condition lasting six months or more that made it difficult to perform certain activities. The four categories were: (a) learning, remembering, or concentrating (mental disability); (b) dressing, bathing, or getting around inside the home (self-care disability); (c) going outside the home alone to shop or visit a doctor's office (going outside the home disability); and (d) working at a job or business (employment disability). Categories 17a and 17b were asked of a sample five years old and over; 17c and 17d were asked of a sample 16 years old and over. For data products using the items individually, these terms are used: sensory disability for 16a, physical disability for 16b, mental disability for 17a, self-care disability for 17b, going outside the home disability for 17c, and employment disability for 17d. For data products which use a disability status indicator, individuals were classified as having a disability if any of these three conditions was true: (1) they were five years old and over and had a response of "yes" to a sensory, physical, mental or self-care disability; (2) they were 16 years old and over and had a response of "yes" to going outside the home disability; or (3) they were 16 to 64 and had a response of "yes" to employment disability.

² These figures represent those for whom poverty status was determined; 1,274 disabled people did not have their poverty status determined.

Race and Ethnicity

The state of Montana generally is racially homogeneous, with a 90.6 percent white population. Native Americans make up 6.2 percent of the population. Blacks and Asians comprise 0.8 percent of the population. Another 2.3 percent label their race as "other" or "two or more."³

Table II.4 presents the 2000 Census population by race and ethnicity for all counties. The Native American and Hispanic populations in Montana are mapped in Diagrams II.3 and II.4.

Total Native American population in the state rose 17.6 percent between 1990 and 2000.

Across the state, the Hispanic population increased 48.5 percent from 1990 to 2000 to 18,081. In 2000, the Hispanic population comprised two percent of the total population. Hispanic concentrations vary widely by county. Six counties reported fewer than 10 Hispanic residents.

TABLE II.4
POPULATION BY RACE AND ETHNICITY
MONTANA BY COUNTY, 2000 CENSUS

County	White	Black	AI or AN	Asian	NH/OPI	Other	Two or More Races	Total	Hispanic/Latino
Beaverhead	8,821	17	134	17	4	100	109	9,202	246
Big Horn	4,638	5	7,560	28	1	86	353	12,671	465
Blaine	3,685	12	3,180	6	2	16	108	7,009	70
Broadwater	4,255	12	51	5	3	15	44	4,385	58
Carbon	9,272	24	65	34	0	62	95	9,552	169
Carter	1,341	1	5	2	0	4	7	1,360	8
Cascade	72,897	900	3,394	652	67	547	1,900	80,357	1,949
Chouteau	5,015	5	873	14	6	14	43	5,970	40
Custer	11,347	11	149	30	6	40	113	11,696	177
Daniels	1,937	0	26	5	2	12	35	2,017	32
Dawson	8,826	23	111	12	1	28	58	9,059	81
Deer Lodge	9,028	16	167	34	1	17	154	9,417	155
Fallon	2,797	4	9	10	1	3	13	2,837	11
Fergus	11,548	10	140	23	0	34	138	11,893	96
Flathead	71,689	113	856	346	44	305	1,118	74,471	1,061
Gallatin	65,251	156	598	606	43	368	809	67,831	1,047
Garfield	1,268	1	5	1	1	0	3	1,279	5
Glacier	4,693	11	8,186	9	7	24	317	13,247	159
Golden Valley	1,033	0	6	1	0	0	2	1,042	13
Granite	2,724	0	36	4	1	13	52	2,830	36
Hill	13,263	15	2,884	62	3	59	387	16,673	208
Jefferson	9,654	14	127	42	7	38	167	10,049	149
Judith Basin	2,297	1	8	2	0	1	20	2,329	13
Lake	18,922	31	6,306	79	11	177	981	26,507	668
Lewis and Clark	53,046	111	1,137	287	28	209	898	55,716	843
Liberty	2,141	0	2	7	0	2	6	2,158	4
Lincoln	18,100	21	226	59	7	74	350	18,837	271
McCone	1,917	6	21	6	0	0	27	1,977	19
Madison	6,647	3	36	18	0	52	95	6,851	130
Meagher	1,878	0	20	3	1	11	19	1,932	29
Mineral	3,673	8	75	20	1	10	97	3,884	61
Missoula	90,073	261	2,193	978	80	431	1,786	95,802	1,543
Musselshell	4,358	3	57	7	2	17	53	4,497	72
Park	15,168	63	145	56	5	74	183	15,694	288
Petroleum	489	0	1	0	0	1	2	493	6
Phillips	4,115	7	350	15	1	17	96	4,601	53
Pondera	5,374	6	929	9	3	8	95	6,424	54
Powder River	1,810	0	33	2	0	4	9	1,858	11
Powell	6,643	36	252	31	0	53	165	7,180	140
Prairie	1,175	0	6	2	0	2	14	1,199	8
Ravalli	34,883	49	319	108	35	158	518	36,070	678
Richland	9,335	9	141	17	1	82	82	9,667	209
Roosevelt	4,347	5	5,921	46	5	27	269	10,620	131
Rosebud	6,043	22	3,041	27	0	61	189	9,383	219
Sanders	9,400	13	485	31	1	27	270	10,227	159
Sheridan	3,982	4	50	12	1	8	48	4,105	44
Silver Bow	32,998	54	704	149	21	205	475	34,606	950
Stillwater	7,934	11	57	17	2	77	97	8,195	165
Sweet Grass	3,500	2	20	12	1	27	47	3,609	54
Teton	6,207	12	98	6	0	27	95	6,445	73
Toole	4,945	8	168	16	1	17	112	5,267	61
Treasure	830	1	14	3	0	8	5	861	13
Valley	6,765	10	723	19	1	20	137	7,675	60
Wheatland	2,191	3	13	4	5	6	37	2,259	25
Wibaux	1,047	2	5	2	0	3	9	1,068	4
Yellowstone	120,014	580	3,950	698	57	1,634	2,419	129,352	4,788
Montana	817,229	2,692	56,068	4,691	470	5,315	15,730	902,195	18,081

AI or AN: American Indian or Alaska Native
NH/OPI: Native Hawaiian and Other Pacific Islander

³ Race data for the 2000 Census are not directly comparable to the 1990 Census. In the 2000 Census, people were able to identify themselves as more than one race; previously, people could indicate only one race. The general positive or negative direction of the change in particular population groups between 1990 and 2000 is likely to be accurate and is used here to point out State trends.

DIAGRAM II.3
MONTANA NATIVE AMERICAN CONCENTRATION BY COUNTY
2000 Census

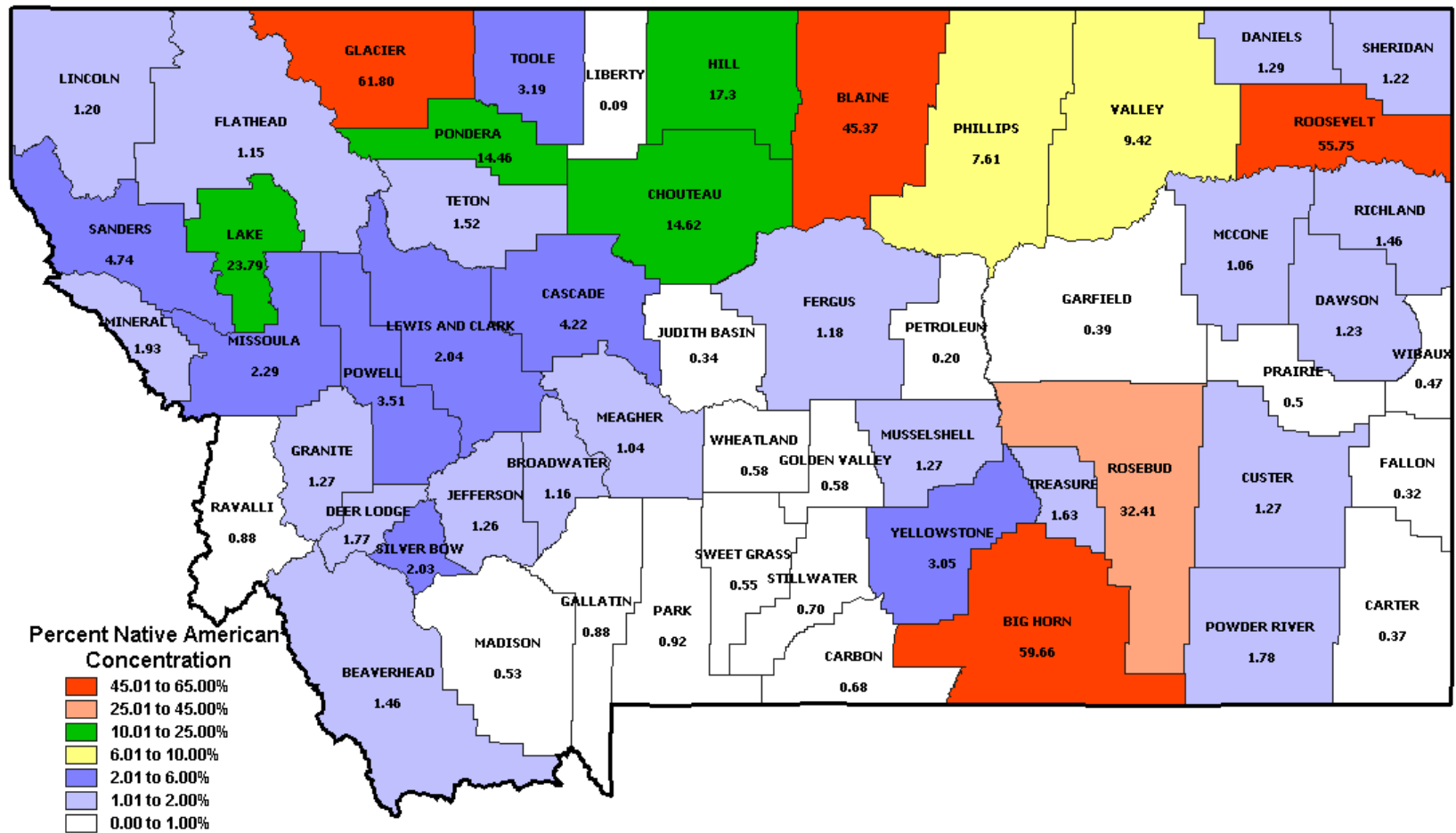
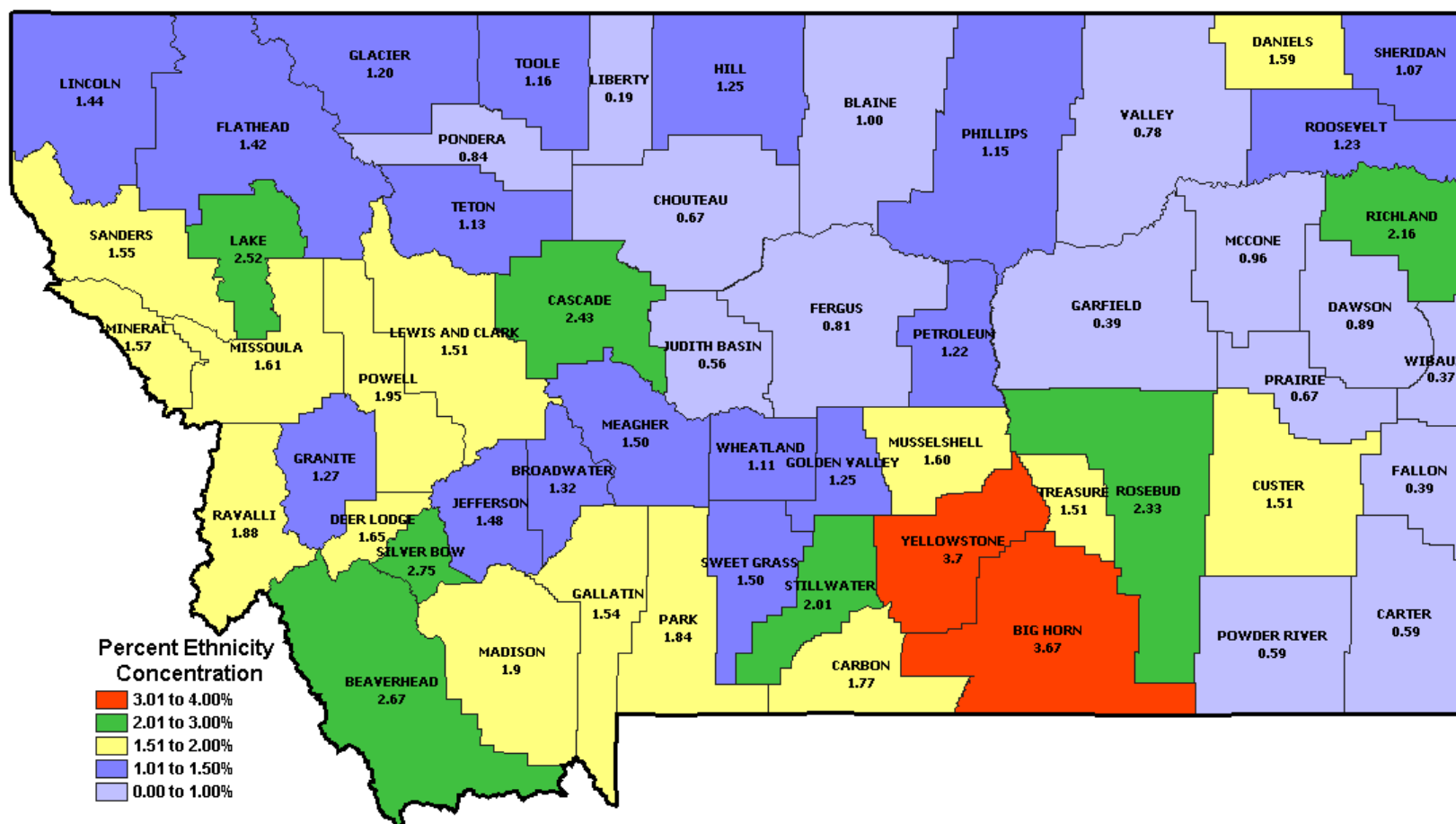


DIAGRAM II.4
MONTANA HISPANIC CONCENTRATION BY COUNTY
2000 Census



Montana's Indian Tribes

With seven reservations and 11 federally recognized tribes, Native Americans make up the largest minority group in the state of Montana. The following list provides a brief description of the largest recognized tribes in Montana:⁴

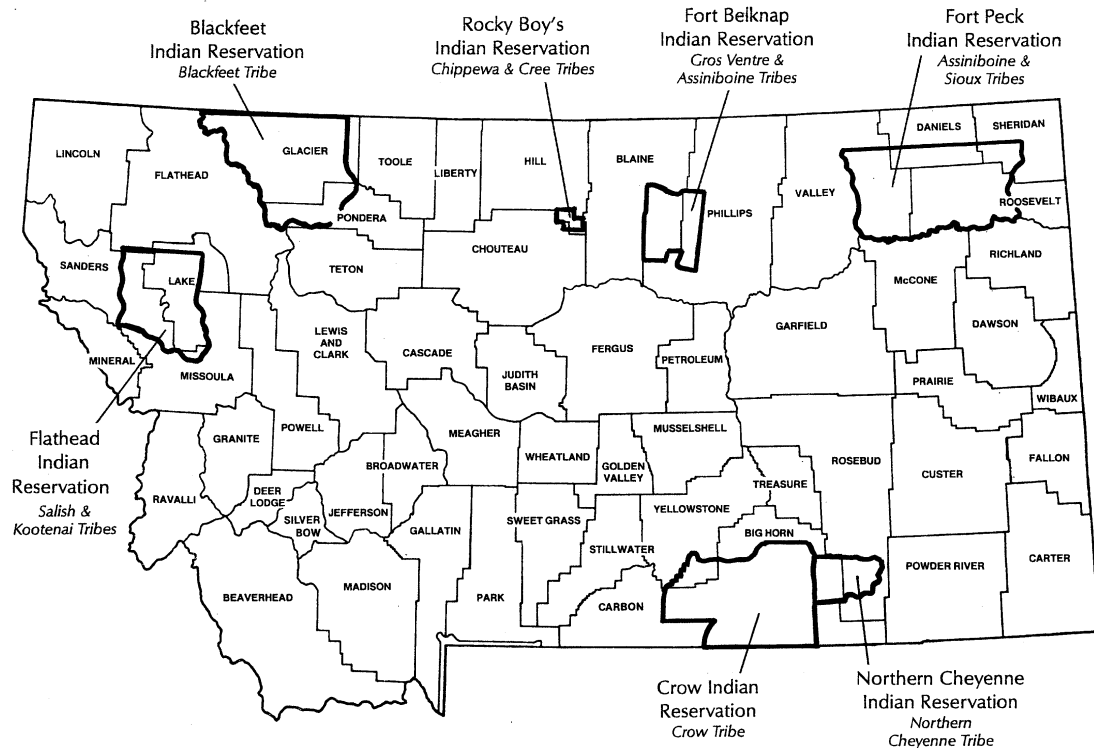
1. **The Chippewa-Cree** tribe is situated on the 108,000-acre Rocky Boy's Indian Reservation, 25 miles south of Havre, near the Canadian border in north-central Montana. About 2,500 tribal members live on the reservation.
2. **The Blackfeet** tribe, represented on the Blackfeet Indian Reservation, borders Glacier National Park and encompasses 1,462,640 acres. Enrolled Blackfeet tribal members total 14,700, and 7,000 live on or near the reservation. The nearest communities are East Glacier and Cut Bank. Browning is the major community within the reservation.
3. **The Assiniboine and Sioux** tribes are situated on the Fort Peck Reservation in the northeast corner of the state. Approximately 10,700 members are enrolled in the two tribes. About 6,800 members live on the reservation. Wolf Point, Poplar, and Frazer are communities within the reservation. Glasgow and Culbertson are major communities bordering the reservation.
4. **The Crow** tribe lives on the Crow Reservation in south-central Montana and is best known for the national Little Big Horn battleground. Approximately 9,300 tribal members are enrolled. Seventy-five percent of the members live on or near the reservation. Hardin is the largest town within the 2.2 million acres of the reservation. The city of Billings is located 10 miles from the northwest boundary of the reservation.
5. **The Northern Cheyenne** tribe lives on the Northern Cheyenne Indian Reservation in southeastern Montana, which covers 445,000 acres. Lame Deer and Busby are two communities on the reservation. The community of Ashland is on the border of the reservation. About 5,000 Northern Cheyenne tribe members, along with members of other tribes, live on the reservation.
6. **The Gros Ventres and Assiniboine** tribes share the Fort Belknap Indian Reservation in north-central Montana. The tribes have a combined enrollment of about 4,000. The reservation and other tribal lands encompass about 650,000 acres. Tribal communities include Fort Belknap Agency, Hays, and Lodgepole. The communities of Harlem, Dodson, and Zortman are directly off the reservation.
7. **The Confederated Salish and Kootenai** tribes share the Flathead Reservation in western Montana, situated between the cities of Missoula and Kalispell. Approximately 6,800 tribal members are enrolled in the two tribes. About 3,700 members live on or near the reservation. The reservation consists of 1.2 million acres. Polson, Ronan, Pablo, St. Ignatius, and Arlee are communities within the reservation. The city of Kalispell is north of the reservation and Missoula is to the south.

The Little Shell Chippewa tribe, with an estimated membership of 4,000, is without an established land base. The tribe received preliminary federal recognition in 2000 and is seeking permanent recognition.

⁴ Tribal memberships and related information obtained from <http://indiannations.visitmt.com>.

Figure II.1 shows the location of the seven Indian reservations in the state of Montana.⁵

FIGURE II.1
MONTANA'S INDIAN RESERVATIONS



Labor Force Statistics

Labor force statistics provide another source of employment data that may be utilized to understand economics in Montana. These numbers were collected by the Montana Department of Labor and Industry under rules established by the U.S. Bureau of Labor Statistics. Employment is defined as people either working or looking for work.

Between 1990 and 2003, Montana's labor force expanded by 74,038 people, representing an increase of 15.6 percent. During the same period, employment increased by 75,405, or 16.7 percent. As shown in Table II.5, the 2003 unemployment rate was up slightly over 2002, but declined significantly from the high of 7.1 percent seen in 1991. The number of unemployed people in the state was 1,367 higher in 2000 than in 1990.

⁵ Map of Montana's Indian Reservations obtained from the 2000 *State of Montana Analysis of Impediments to Fair Housing*.

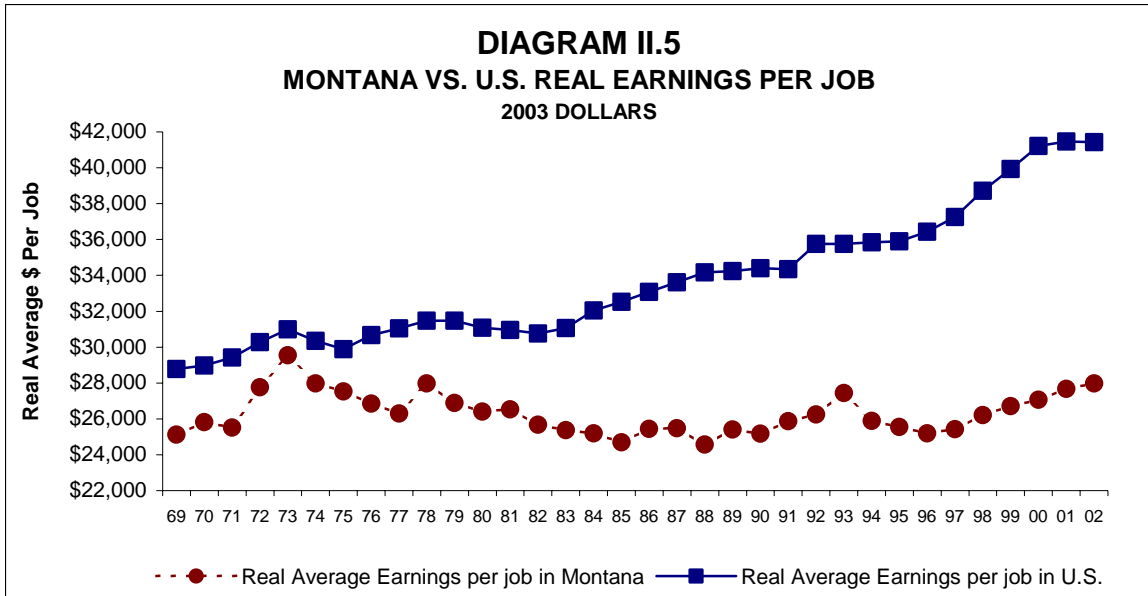
Table II.5				
LABOR FORCE STATISTICS, MONTANA				
BUREAU OF LABOR STATISTICS				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	400,872	377,011	23,861	6.0
1991	406,055	377,192	28,863	7.1
1992	420,648	391,740	28,908	6.9
1993	424,770	398,657	26,113	6.1
1994	437,338	415,171	22,167	5.1
1995	434,948	409,283	25,665	5.9
1996	444,096	420,699	23,397	5.3
1997	452,833	428,573	24,260	5.4
1998	464,077	438,006	26,071	5.6
1999	471,159	446,663	24,496	5.2
2000	475,729	452,124	23,605	5.0
2001	463,507	442,000	21,507	4.6
2002	463,516	442,144	21,372	4.6
2003	474,910	452,416	22,494	4.7

The Bureau of Economic Analysis (BEA) also provides income and earnings data. The BEA reported total earnings in Montana increased since 1969, reaching nearly \$16 billion in real dollar terms.⁶ With the addition of dividends, interest, and rent payments received (as unearned income sources), the state's total personal income exceeded \$23 billion in 2002.

Workers in the labor force often hold more than one job. The national rate of multiple job holders among all job holders in the United States was 5.4 percent in 2001. In Montana, it was 9.3 percent in 2001, the fourth highest in the nation, and .5 percent lower than in 2000.

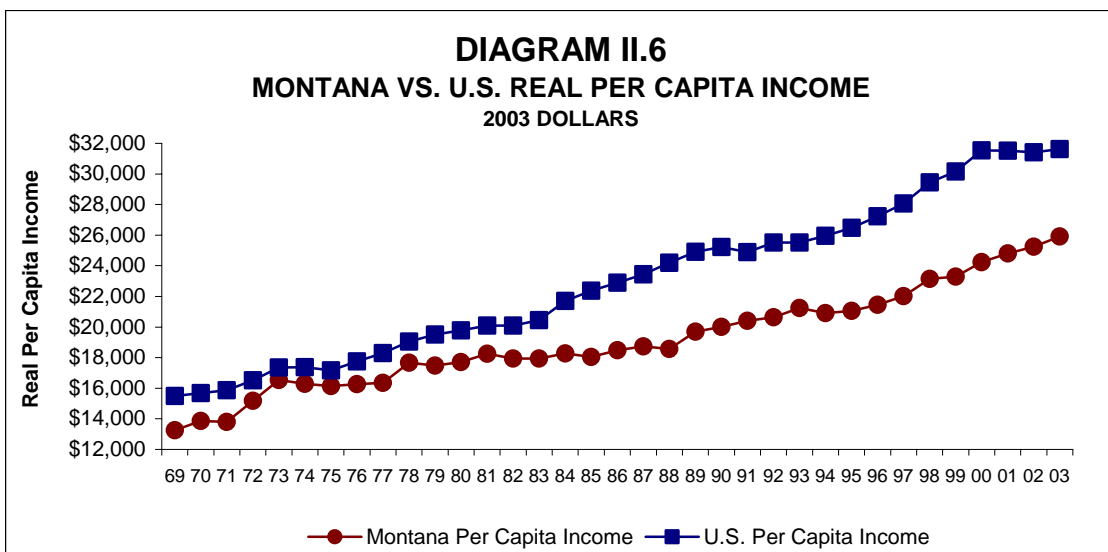
The average real earnings per job in Montana rose steadily, reaching \$27,969 in 2002. However, the national average was \$13,467 higher in 2002 at \$41,436. Diagram II.5 shows that the gap between Montana and U.S. real earnings per job generally increased from 1969 to 2002.

⁶ The term "real" is used to indicate that the influences of inflation are removed. The values indicate a measure of buying power over time.



Per Capita Income

In 2003, Montana's per capita income (income per person) was \$25,920, up 2.6 percent from 2002. This was a 22.8 percent increase since 1990. As seen in Diagram II.6, the U.S. per capita income has flattened since 2000, but still reached \$31,632 in 2003. Per capita income continued steady growth in Montana in 2003, but remained \$5,712 less than national norms.



Low-Income Concentrations

The median household income in Montana was \$33,024 in 2000. Income levels varied widely across the state. Jefferson County had the state's highest median income at over \$41,000, while Petroleum County had the lowest median income at \$24,000. Table II.6 presents household incomes in discrete segments, from under \$10,000 to \$150,000 or more.

TABLE II.6
HOUSEHOLDS BY INCOME RANGE
CENSUS 2000

Income Range	Montana	Percent of Total
Less than \$10,000	40,535	11.3
\$10,000 to \$14,999	31,864	8.9
\$15,000 to \$19,999	30,949	8.6
\$20,000 to \$24,999	30,624	8.5
\$25,000 to \$34,999	55,217	15.4
\$35,000 to \$49,999	65,393	18.2
\$50,000 to \$74,999	61,505	17.1
\$75,000 to \$99,999	23,007	6.4
\$100,000 to \$149,999	13,071	3.6
\$150,000 or more	6,905	1.9
Total Households	359,070	100.0
Median Household Income	33,024	

Household income was less than \$15,000 for 20.2 percent of Montana's households in 1999. An additional 17.1 percent of households earned between \$15,000 and \$24,999. For this report, extremely low-income households were calculated as those earning \$15,000 or less, or just under half of the median household income of \$33,024. Diagram II.7 shows the percentage of these extremely low-income households for each county in the state.

DIAGRAM II.7
MONTANA EXTREMELY LOW-INCOME CONCENTRATION
Census 2000

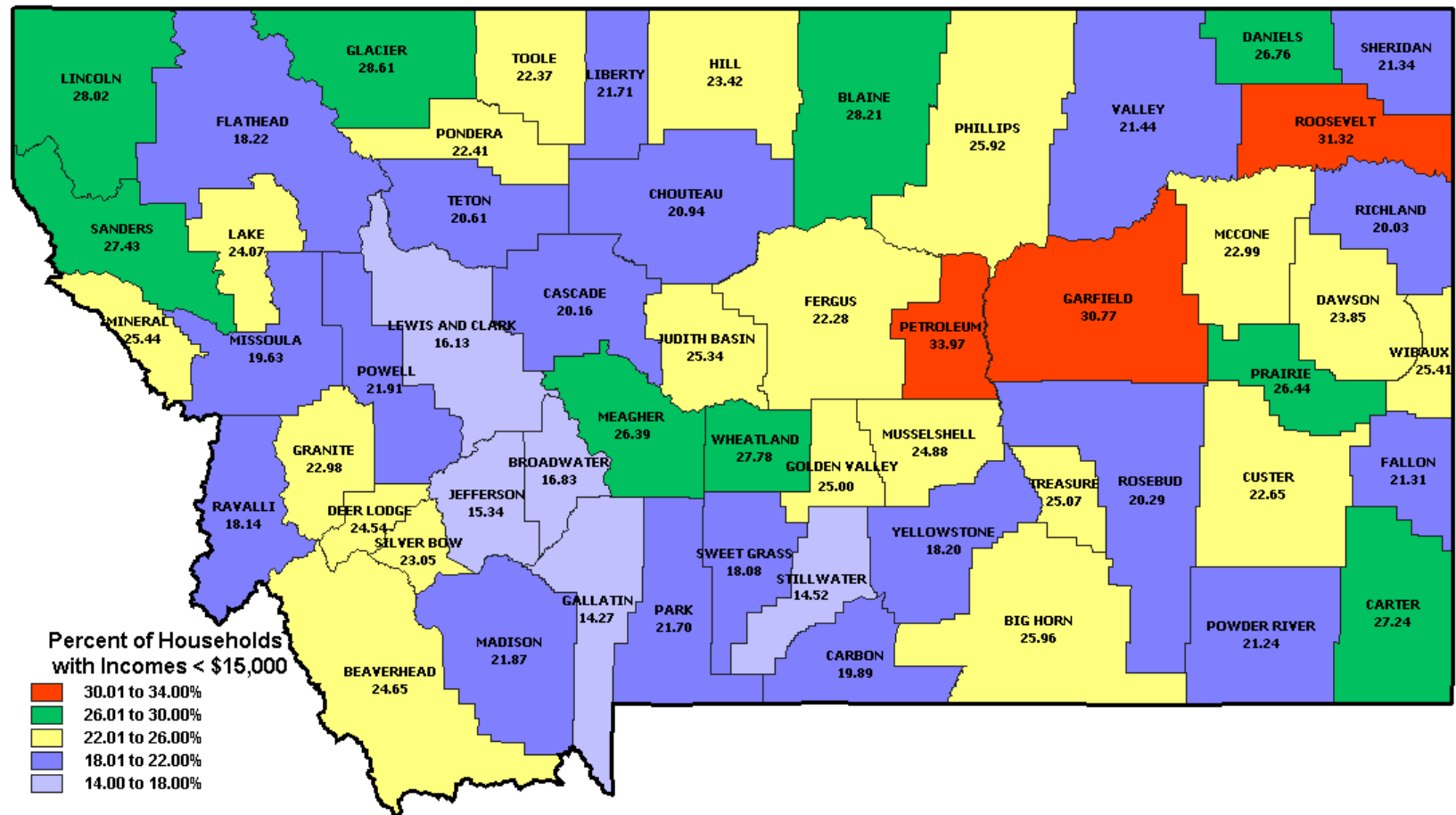


Table II.7 shows that over 72,000 households in Montana earned less than \$15,000. The 2000 Census showed the largest numbers of extremely low-income households in Yellowstone and Missoula Counties. The lowest numbers of extremely low-income households were found in Petroleum County, although the 71 extremely low-income households there constitute a relatively high percentage of the county's total households.

The state's high number of extremely low-income households is somewhat surprising given the level of education attained by the majority of Montana citizens. According to 2000 Census data, just over 87 percent of the state population age 25 or over have earned a high school degree or above, a rate that is 6.8 percent higher than the national average. In addition, over 24 percent of Montana's over-25 population has achieved a bachelor's degree or higher.

TABLE II.7
LOW-INCOME CONCENTRATION (INCOMES < \$15,000)
MONTANA BY COUNTY, 2000 CENSUS

County	Low-income households	% Distribution
Petroleum County	71	33.97
Roosevelt County	1,130	31.32
Garfield County	164	30.77
Glacier County	1,234	28.61
Blaine County	714	28.21
Lincoln County	2,182	28.02
Wheatland County	232	27.78
Sanders County	1,173	27.43
Carter County	149	27.24
Daniels County	240	26.76
Prairie County	142	26.44
Meagher County	213	26.39
Big Horn County	1,015	25.96
Phillips County	478	25.92
Mineral County	405	25.44
Wibaux County	108	25.41
Judith Basin County	241	25.34
Treasure County	91	25.07
Golden Valley County	90	25.00
Musselshell County	464	24.88
Beaverhead County	907	24.65
Deer Lodge County	986	24.54
Lake County	2,463	24.07
Dawson County	863	23.85
Hill County	1,512	23.42
Silver Bow County	3,334	23.05
McCone County	186	22.99
Granite County	276	22.98
Custer County	1,082	22.65
Pondera County	541	22.41
Toole County	441	22.37
Fergus County	1,083	22.28
Powell County	533	21.91
Madison County	647	21.87
Liberty County	180	21.71
Park County	1,480	21.70
Valley County	674	21.44
Sheridan County	373	21.34
Fallon County	240	21.31
Powder River County	157	21.24
Chouteau County	469	20.94
Teton County	519	20.61
Rosebud County	666	20.29
Cascade County	6,579	20.16
Richland County	780	20.03
Carbon County	809	19.89
Missoula County	7,555	19.63
Flathead County	5,411	18.22
Yellowstone County	9,482	18.20
Ravalli County	2,587	18.14
Sweet Grass County	267	18.08
Broadwater County	294	16.83
Lewis and Clark County	3,687	16.13
Jefferson County	574	15.34
Stillwater County	466	14.52
Gallatin County	3,760	14.27
Montana	72,399	20.16

Poverty

To determine poverty status, the Census Bureau uses a set of income thresholds that vary by family size and composition. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically. They are updated annually for inflation using the Consumer Price Index.

The official poverty definition counts monetary income earned before taxes and does not include capital gains and non-cash benefits such as public housing, Medicaid, and food stamps. Poverty is not defined for people in military barracks, institutional group quarters, or for unrelated individuals under the age of 15, such as foster children. These people are excluded from the poverty calculations, meaning they are considered neither poor nor not poor.⁷

For Montana, the 2000 Census showed 128,355 people in poverty, a poverty rate of 14.6 percent, 2.2 percent higher than the U.S. poverty rate and 2.8 percent higher than was found in Montana in 1990. The number of people in poverty aged 65 years and older increased 16.6 percent from 1990 to 2000. Table II.8 shows the number of people in poverty by age.

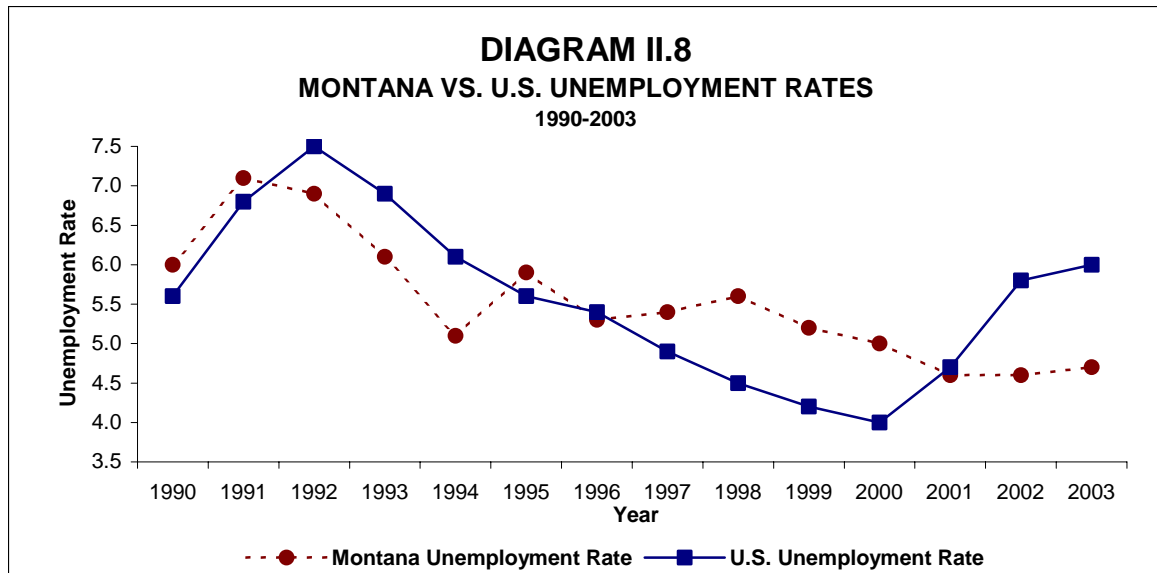
TABLE II.8
POVERTY STATUS OF THE POPULATION BY AGE
CENSUS 2000, MONTANA

Cohort	Montana
Under 5 years	12,174
5 years	2,184
6 to 11 years	14,875
12 to 17 years	13,679
18 to 64 years	75,074
65 to 74 years	4,473
75 years and over	5,896
Total People in Poverty	128,355
Total Population for whom poverty status was determined	878,789
Poverty Rate	14.6

Unemployment

Throughout most of the latter half of the 1990s, Montana's unemployment rate was higher than that of the nation. Data from the U.S. Bureau of Labor Statistics, presented in Diagram II.8, shows Montana's unemployment rate declined since 2000, while the nation's rate climbed. In 2003, Montana's unemployment rate was 4.7 percent and the nation's was 6.0 percent.

⁷ Information available at <http://www.census.gov/hhes/poverty/povdef.html>.



Housing Values

Higher home prices may force prospective buyers to have larger down payments, choose less expensive homes, or increase the amount they borrow. In 2000, housing costs for both homeowner and rental stock in Montana were considerably less than found nationally.

The Census reported the median gross rent, which includes the estimated costs of any utility services the tenant must pay, was \$447 per month in Montana. This is nearly 25 percent less than the national average of \$602 per month. Fair Market Rent (FMR) is HUD's best estimate of what a person seeking housing would have to pay in the local market. Using 2003 HUD data, a person working 40 hours per week in Montana would need to earn \$10.32 per hour in order to afford a two-bedroom unit at FMR.⁸

Home values were also lower in Montana than seen across the country. The median value of a home in Montana is 16.8 percent lower than elsewhere in the country. Both median gross rent and median home value in Montana are shown in Table II.9.

TABLE II.9
GROSS RENT AND HOME VALUES
SPECIFIC OCCUPIED HOUSING UNITS
2000 CENSUS

Area	Median Gross Rent	Median Home Value
Montana	447	99,500
United States	602	119,600

⁸ The term "afford" represents a standard of not spending more than 30 percent of income on housing. A person spending 30 to 50 percent of income on housing is considered cost burdened. A person spending more than 50 percent of income on housing is termed severely cost burdened.

Housing Stock

The 2000 Census estimated Montana's housing stock totaled 412,633 units, a 14.3 percent increase since 1990. Of the total units in 2000, 53,966 were vacant, 110,944 were rented, and the remaining 247,723 were owner-occupied. About 17.5 percent of the state's housing stock was built prior to 1940, which increases the probability of lead-based paint hazards, especially for low-income households. Another 18.8 percent of the state's housing stock was built prior to 1959.

Single-family, detached homes made up about 67 percent of the housing stock. The greatest increase in type of housing stock was in the number of dwellings with 20 or more units, which rose by 48.8 percent between 1990 and 2000. The Census also showed the state's rental vacancy rate at 7.6 percent in 2000.

Housing Problems

HUD defines a housing unit that has a housing problem as one in which the householder is overcrowded, lacks complete plumbing or kitchen facilities, or is experiencing a cost burden. Over 95 million Americans had housing cost burdens or lived in overcrowded or inadequate conditions in 2001, more than twice the number of Americans who lacked health insurance.⁹ According to Harvard's Joint Center for Housing Studies, the return of overcrowding as a housing problem has been almost entirely due to strong growth in foreign-born households, which are "more likely than the native-born to cope with high housing costs by doubling up."¹⁰

A householder is defined as having overcrowded housing conditions if the household has between one and 1.5 people per room. The household is said to have severely overcrowded conditions if there are more than 1.5 people per room. Statewide, the 2000 Census found 11,242 households with some form of overcrowded conditions. Of these, 54.5 percent were overcrowded renters and 45.5 percent were overcrowded homeowners.

Severely overcrowded conditions appear to happen disproportionately more often to Montana's renters than to homeowners, as 638 more renters experienced severe overcrowding. Although over 3,600 households live in extremely overcrowded conditions, Montana's overcrowding problem for both renters and homeowners is much less common than is seen nationwide, as shown in Table II.10.

TABLE II.10
OVERCROWDING BY TENURE
2000 CENSUS

Degree of Overcrowding	Montana				United States	
	Renters	Homeowners	% of All Renters	% of All Homeowners	% of All Renters	% of All Homeowners
Overcrowded	3,971	3,595	3.58	1.45	5.20	1.90
Severely Overcrowded	2,157	1,519	1.94	.61	5.77	1.17

⁹ *The State of the Nation's Housing: 2004*, Joint Center for Housing Studies of Harvard University, 2004.

¹⁰ *Ibid.*

Unsuitable Housing

As defined by HUD, unsuitable housing refers to a lack of complete plumbing or kitchen facilities. Complete plumbing refers to the presence of both hot and cold water received at each sink and shower or tub. There must be two sinks, one in the kitchen and one in the bathroom. The bathroom must also have a toilet and a tub or shower in which to bathe. Complete kitchen facilities refer to the presences of a stove, oven, and refrigerator, along with places to put dishes and other cooking utensils. A housing unit may have one or both of these problems, so these data cannot be added together.

The rates of unsuitable housing were generally higher in Montana than in the United States as a whole.¹¹ Statewide, 3,165 renters experienced unsuitable housing, along with 3,386 homeowners, as shown in Table II.11. As is true across the country, unsuitable housing is most common among the state's renters. Nearly two percent had insufficient kitchen facilities.

TABLE II.11
UNSUITABLE HOUSING BY TENURE
2000 CENSUS

Suitability Problem— Lacking complete:	Montana				United States	
	Renters	Homeowners	% of All Renters	% of All Homeowners	% of All Renters	% of All Homeowners
Plumbing facilities	1,024	1,752	0.92	0.71	.96	.47
Kitchen facilities	2,141	1,634	1.93	0.66	1.32	.35

Cost Burden

Cost burden refers to the percentage of household income spent on housing. Householders experiencing cost burdens spend between 30 and 50 percent of their income on housing, including any utilities. For a homeowner, housing costs include interest, taxes, insurance, water, sewer, and all utilities. Householders experiencing severe cost burdens are defined as those who spend more than 50 percent of their income on housing.

When the 2000 Census was taken, 21.6 percent of renters in Montana were experiencing a cost burden, and 18.2 percent were experiencing a severe cost burden. Both rates are close to those found in the United States, as shown in Table II.12. The cost burdens experienced by homeowners with and without mortgages were also similar for Montana citizens as compared to the rest of the country. However, while homeowners without a mortgage were less likely to be cost burdened in Montana than in the United States, homeowners with a mortgage in Montana had higher rates of both cost burden and severe cost burden.

¹¹ *Ibid.*

TABLE II.12
PERCENT OF HOUSEHOLD INCOME
SPENT ON HOUSING
2000 CENSUS

Percent of income	U.S.	Montana
Renters		
< 30%	60.15	60.21
31-50%	20.77	21.55
50+ %	19.08	18.24
Homeowners with a Mortgage		
< 30%	73.21	71.71
31-50%	17.67	18.68
50+ %	9.12	9.61
Homeowners without a Mortgage		
< 30%	89.34	91.03
31-50%	6.45	5.44
50+ %	4.21	3.53

Summary

Population. Between 1990 and 2000, Montana's population rose by 103,000 people, reaching 902,195 in 2000. Of this population, 6.2 percent were Native Americans, many living on tribal lands within the state. The disabled population in the state was 145,732 people in 2000, with 19.7 percent living in poverty. Current estimates released by the Census Bureau indicate Montana's population rose to 917,621 by July 1, 2003.

Race and Ethnicity. As of the 2000 Census, Montana generally is a racially homogenous state, with 90.6 percent of the population white. However, the minority population in the state is growing. The Native American population rose 17.6 percent between 1990 and 2000 and the Hispanic population increased by 48.5 percent, or 18,081 people.

Labor, Income, and Earnings. Montana's labor force expanded by 74,038 people between 1990 and 2003, representing an increase of 15.6 percent. Employment increased over the same period by 16.7 percent, while unemployment was 4.7 percent in 2003, 1.3 percent below that of the nation.

As of 2002, total earnings in the state had increased to \$16 billion, in real dollar terms, while total personal income exceeded \$23 billion. The average real earnings per job in the state have increased steadily since 1969, reaching \$27,969 in 2002, \$13,467 less than the national average. Montana's per capita income in 2003 was \$25,920, an increase of 2.6 percent over 2002 figures, but \$5,712 less than the national average.

Low-Income and Poverty. The median household income in Montana was \$33,024 in 2000. About 20.2 percent, or 72,399, of the state's households earned less than \$15,000 in 2000, and 17.1 percent of all households earned between \$15,000 and \$24,999. Census

data placed Montana's poverty rate at 14.6 percent in 2000, 2.2 percent higher than the nation and 2.8 percent higher than was found in the state in 1990.

Housing. In 2000, the median gross rent in Montana was \$447, nearly 25 percent less than the national average, and the state's rental vacancy rate was 7.6 percent. The median home value in Montana was 17 percent lower than in the nation, and the state's housing stock increased by 14.3 percent from 1990 to 2000. Lead-based paint hazards are particularly likely to be found in the 17.5 percent of the housing stock built prior to 1940. The greatest increase in housing stock, 48.8 percent, was found in the number of dwellings with 20 or more units.

Housing Problems. Montana's overcrowding problem is less severe than in the nation as a whole. Montana has 11,242 households living in overcrowded or extremely overcrowded conditions. Statewide, 6,551 renters and homeowners experienced unsuitable housing in 2000. Cost burdens or extreme cost burdens were experienced by 39.8 percent of renters and 36.3 percent of homeowners in the state.

Section III. National and State Fair Housing Laws

The Fair Housing Act of 1968

Title VIII of the Civil Rights Act of 1968, known as the Fair Housing Act, as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status, and disability.

Since the 1988 amendments, properties satisfying the 55 and older condition have been exempt from the Fair Housing Act's familial status provisions. The Housing for Older People Act of 1995 (HOPA) makes several changes to the 55 and older exemption. First, HOPA eliminates the requirement that 55 and older housing have "significant facilities and services" designed for the elderly.

Second, HOPA establishes a "good faith reliance" immunity from damages for people who in good faith believe the 55 and older exemption applies to a particular property, if they do not know the property is not eligible for the exemption, and if the property has formally stated in writing that it qualifies for the exemption. HOPA retains the requirement that senior housing must have one person who is 55 years of age or older living in at least 80 percent of its occupied units. It also still requires senior housing to publish and follow policies and procedures that demonstrate intent to be housing for people 55 and older.

An exempt property will not violate the Fair Housing Act if it includes families with children, but it does not have to do so. Of course, the property must meet the Act's requirements that at least 80 percent of its occupied units have at least one occupant who is 55 or older, and that it publish and follow policies and procedures that demonstrate intent to be 55 and older housing. A HUD rule published in the April 2, 1999, Federal Register implemented the Housing for Older People Act of 1995, and explains in detail those provisions of the Fair Housing Act that pertain to senior housing:

1. Changes were made to enhance law enforcement, including making amendments to criminal penalties in section 901 of the Civil Rights Act of 1968 for violating the Fair Housing Act.
2. Changes were made to provide incentives for self-testing by lenders for discrimination under the Fair Housing Act and the Equal Credit Opportunity Act. See Title II, subtitle D of the Omnibus Consolidated Appropriations Act, 1997, P.L. 104 - 208 (9/30/96).

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members.

The prohibited acts cover a fairly broad spectrum, but the Fair Housing Act and its amendments cite a number of specific issues, which are highlighted in the following pages.

Sale and Rental of Housing. In housing sales and rentals, no person is allowed to take any of the following actions based on race, color, national origin, religion, sex, familial status, or disability:

- Refuse to rent or sell housing,
- Refuse to negotiate for housing,
- Make housing unavailable,
- Deny a dwelling,
- Set different terms, conditions, or privileges for sale or rental of a dwelling,
- Provide different housing services or facilities,
- Falsely deny that housing is available for inspection, sale, or rental,
- For profit, persuade owners to sell or rent (blockbusting), or
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

Mortgage Lending. Mortgage lending is addressed in the Act. No one may take any of the following actions based on race, color, national origin, religion, sex, familial status, or disability:

- Refuse to make a mortgage loan,
- Refuse to provide information regarding loans,
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees,
- Discriminate in appraising property,
- Refuse to purchase a loan, or
- Set different terms or conditions for purchasing a loan.

Other Illegal Actions. No one may take the following two actions:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right.
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or disability. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

Disabilities. Additional protections cover people with disabilities. The Fair Housing Act, as amended, defines disability status as: having a physical or mental disability

(including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex, and/or mental retardation) that substantially limits one or more major life activities; having a record of such a disability; or being regarded as having such a disability. In these cases, the following restrictions apply:

1. *Prohibited Landlord Actions.* Landlords may not refuse to let tenants make reasonable modifications to the dwelling or common use areas, at the tenant's expense, if necessary for the disabled person to use the housing. (Where reasonable, the landlord may permit changes only if the tenant agrees to restore the property to its original condition when the tenant moves.) Landlords also may not refuse to make reasonable accommodations in rules, policies, practices, or services if necessary for the disabled person to use the rental housing.
2. *Requirements of New Construction.* Requirements also exist for new buildings. In buildings ready for first occupancy after March 13, 1991, with an elevator and four or more units, the following rules apply:
 - Public and common areas must be accessible to people with disabilities,
 - Doors and hallways must be wide enough for wheelchairs,
 - All units must have:
 - a. An accessible route into and through the unit,
 - b. Accessible light switches, electrical outlets, thermostats, as well as other environmental controls,
 - c. Reinforced bathroom walls to allow later installation of grab bars, and
 - d. Kitchens and bathrooms that can be used by people in wheelchairs.

If a building with four or more units does not have an elevator and was ready for first occupancy after March 13, 1991, the standards listed above apply to ground floor units.

Familial Status. Unless a building or community qualifies as housing for older people, it may not discriminate based on familial status. That is, it may not discriminate against the following: families in which one or more children under 18 live with a parent; a person who has legal custody of a child or children; or the designee of the parent or legal custodian, with the parent or custodian's written permission. Familial status protection also applies to pregnant women and anyone securing legal custody of a child under 18. However, there is an exemption. Housing for older people is exempt from the prohibition against familial status discrimination if:

- The HUD Secretary has determined it is specifically designed for and occupied by elderly people under a federal, state, or local government program;
- It is occupied solely by people who are 62 or older; or
- It houses at least one person who is 55 or older in at least 80 percent of the occupied units, and adheres to a policy that demonstrates intent to house people who are 55 or older.

A transitional period permits residents on or before September 13, 1988, to continue living in the housing, regardless of their age, without interfering with the exemption.¹²

Provision of Financial Assistance for Dwellings. Since the 1970s, the federal government has enacted several laws aimed at promoting fair lending practices in the banking and financial services industries. Although the record is improving, discriminatory practices have not entirely been eliminated.

A brief description of federal laws aimed at promoting fair lending follows:

- *Equal Credit Opportunity Act (ECOA):* Passed in 1974, the ECOA prohibits discrimination in lending based on race, color, religion, national origin, sex, marital status, age, receipt of public assistance, or the exercise of any right under the Consumer Credit Protection Act.¹³
- *Home Mortgage Disclosure Act (HMDA):* In 1975, Congress enacted the HMDA and then amended the act from 1988 through 1991. Under the act, financial institutions are required to report the race, sex, and income of mortgage applicants and borrowers by Census tract. Examination of HMDA data can reveal if loans are denied at higher rates for certain races or in certain areas. A substantive analysis of HMDA data is contained in this report.
- *Community Reinvestment Act (CRA):* The CRA was enacted in 1977 to require each federal financial supervisory agency to encourage financial institutions to help meet the credit needs of their entire community, including low- and moderate-income neighborhoods within those communities. New regulations went into effect at the beginning of 1996.
- *Americans with Disabilities Act (ADA):* Passed in 1990, the ADA prohibits discrimination against people with disabilities in the provision of goods as well as services, including credit services.
- *Fair Lending – Best Practices Agreements:* HUD has been working with the lending industry to promote these agreements. The agreements represent voluntary efforts to improve individual bank performance in providing homeownership opportunities to minorities and low-income people by eliminating discriminatory barriers.

Detailed information about individual banks is available. All banking institutions in the United States fall under one of four federal regulatory agencies: the Office of the Comptroller of the Currency, the Federal Reserve System, the Office of Thrift Supervision, or the Federal Deposit Insurance Corp. However, there is no central agency within the state that receives reports from the banking regulatory agencies

¹² Additional information is available at <http://www.hud.gov/offices/fheo/FHLaws/index.cfm>.

¹³ *Closing the Gap: A Guide to Equal Opportunity Lending*, The Federal Reserve Bank of Boston, April 1993.

about compliance with fair lending laws. Reports are public information and are available from the regulatory agencies themselves or at the individual banks.

Montana Fair Housing Law¹⁴

- (1) It is an unlawful discriminatory practice for the owner, lessee, or manager having the right to sell, lease, or rent a housing accommodation or improved or unimproved property or for any other person:*
 - (a) to refuse to sell, lease, or rent the housing accommodation or property to a person because of sex, marital status, race, creed, religion, color, age, familial status, physical or mental disability, or national origin;*
 - (b) to discriminate against a person because of sex, marital status, race, creed, religion, age, familial status, physical or mental disability, color, or national origin in a term, condition, or privilege relating to the use, sale, lease, or rental of the housing accommodation or property;*
 - (c) to make an inquiry of the sex, marital status, race, creed, religion, age, familial status, physical or mental disability, color, or national origin of a person seeking to buy, lease, or rent a housing accommodation or property for the purpose of discriminating on the basis of sex, marital status, race, creed, religion, age, familial status, physical or mental disability, color, or national origin;*
 - (d) to refuse to negotiate for a sale or to otherwise make unavailable or deny a housing accommodation or property because of sex, marital status, race, creed, religion, age, familial status, physical or mental disability, color, or national origin;*
 - (e) to represent to a person that a housing accommodation or property is not available for inspection, sale, or rental because of that person's sex, marital status, race, creed, religion, age, familial status, physical or mental disability, color, or national origin when the housing accommodation or property is in fact available; or*
 - (f) for profit, to induce or attempt to induce a person to sell or rent a housing accommodation or property by representations regarding the entry or prospective entry into the neighborhood of a person or people of a particular sex, marital status, race, creed, religion, age, familial status, physical or mental disability, color, or national origin.*
- (2) The rental of sleeping rooms in a private residence designed for single-family occupancy in which the owner also resides is excluded from the provisions of subsection (1), provided that the owner rents no more than three sleeping rooms within the residence.*
- (3) It is an unlawful discriminatory practice to make, print, or publish or cause to be made, printed, or published any notice, statement, or advertisement that indicates any preference, limitation, or discrimination that is prohibited by subsection (1) or any intention to make or have a prohibited preference, limitation, or discrimination.*

¹⁴ As excerpted from <http://www.fairhousing.montana.com/law/hra.doc>.

- (4) *It is an unlawful discriminatory practice for a person to discriminate because of a physical or mental disability of a buyer, lessee, or renter; a person residing in or intending to reside in or on the housing accommodation or property after it is sold, leased, rented, or made available; or any person associated with that buyer, lessee, or renter:*
- (a) *in the sale, rental, or availability of the housing accommodation or property;*
 - (b) *in terms, conditions, or privileges of sale or rental of housing accommodation or property; or*
 - (c) *in provision of services or facilities in connection with housing accommodation or property.*
- (5) *For purposes of subsections (1) and (4), discrimination because of physical or mental disability includes:*
- (a) *refusal to permit, at the expense of the person with a disability, reasonable modifications of existing premises occupied or to be occupied by the person with a disability if the modifications may be necessary to allow the person full enjoyment of the premises, except that in the case of a lease or rental, the landlord may, when it is reasonable to do so, condition permission for a modification on the lessor's or renter's agreement to restore the interior of the premises to the condition that existed before the modification, except for reasonable wear and tear;*
 - (b) *refusal to make reasonable accommodations in rules, policies, practices, or services when the accommodations may be necessary to allow the person equal opportunity to use and enjoy a housing accommodation or property; or*
 - (c) (i) *except as provided in subsection (5)(c)(ii), in connection with the design and construction of a covered multifamily housing accommodation, a failure to design and construct the housing accommodation in a manner that:*
 - (A) *provides at least one accessible building entrance on an accessible route;*
 - (B) *makes the public use and common use portions of the housing accommodation readily accessible to and usable by a person with a disability;*
 - (C) *provides that all doors designed to allow passage into and within all premises within the housing accommodation are sufficiently wide to allow passage by a person with a disability who uses a wheelchair; and*
 - (D) *ensures that all premises within the housing accommodation contain the following features of adaptive design:*
 - (I) *an accessible route into and through the housing accommodation;*
 - (II) *light switches, electrical outlets, thermostats, and other environmental controls in accessible locations;*
 - (III) *reinforcements in bathroom walls to allow later installation of grab bars;*
and

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- (a) *provided under any state or federal program specifically designed and operated to assist elderly people;*
 - (b) *intended for, and solely occupied by, people 62 years of age or older; or*
 - (c) *intended and operated for occupancy by at least one person 55 years of age or older per unit in accordance with the provisions of 42 U.S.C. 3607(b)(2)(C) and (b)(3) through (b)(5), as those provisions read on March 31, 1996.*
- (11) *The prohibitions of subsection (1) against discrimination because of age and familial status do not extend to rooms or units in dwellings containing living quarters occupied or intended to be occupied by no more than two families living independently of each other, if the owner actually maintains and occupies one of the living quarters as the owner's residence.*
- (12) *For purposes of this section, "familial status" means having a child or children who live or will live with a person. A distinction based on familial status includes one that is based on the age of a child or children who live or will live with a person.*

Discrimination in Financing and Credit Transactions

Montana law also protects against discrimination in financing and credit transactions, which can be related to housing concerns. The law is as follows:¹⁵

- (1) *It is an unlawful discriminatory practice for a financial institution, upon receiving an application for financial assistance, to permit an official or employee, during the execution of that person's duties, to discriminate against the applicant because of sex, marital status, race, creed, religion, age, physical or mental disability, color, or national origin in a term, condition, or privilege relating to the obtainment or use of the institution's financial assistance, unless based on reasonable grounds.*
- (2) *It is an unlawful discriminatory practice for a creditor to discriminate on the basis of race, color, religion, creed, national origin, age, mental or physical disability, sex, or marital status against any person in any credit transaction that is subject to the jurisdiction of any state or federal court of record.*

¹⁵ *Ibid.*

Section IV. Public & Private Fair Housing Programs and Activities

The U.S. Department of Housing and Urban Development (HUD)

HUD oversees, administers, and enforces fair housing law across the nation. In some states, one or more "substantially equivalent" agencies carry out investigative and enforcement functions on behalf of HUD. However, due to the 1997 changes in Montana's Human Rights Act and the dissolution of the Human Rights Commission, Montana lost its federal "substantially equivalent agency" status, meaning HUD is now the state's sole enforcement agency.

Under the 1968 Fair Housing Act, private people who believed they were discriminated against in housing could file a complaint with HUD, and HUD could investigate and conciliate the complaint. The act had no mechanism for HUD to adjudicate complaints, so HUD had no options for further enforcement if conciliation failed. The 1988 amendments to the act increased HUD's enforcement responsibilities and capabilities, so that HUD's enforcement efforts no longer ended if conciliation was not reached. The 1988 amendments also created a deadline of 100 days for HUD's investigation and causal determinations to take place.

HUD's Office of Fair Housing and Equal Opportunity (FHEO) directs fair housing enforcement efforts. HUD's Denver office is responsible for fair housing oversight in the six states in Region VIII, including Montana, Colorado, North Dakota, South Dakota, Utah, and Wyoming. A Montana field office for HUD is located in Helena.

Complaints based upon alleged violations of fair housing law are filed directly with HUD in Denver or brought to HUD's attention by Montana Fair Housing or the Montana Department of Labor and Industry (MDOLI) Human Rights Bureau. HUD's Denver office then investigates the allegations.

HUD's Denver office can be reached at:

U.S. Department of Housing and Urban Development
633 17th Street, 13th Floor
Denver, CO 80202-3690
Phone: (303) 672-5437
1-800-877-7353
TTY (303) 672-5248

Fair Housing Initiative Programs

HUD established the Fair Housing Initiatives Program (FHIP) in 1987 as a demonstration program aimed at strengthening the agency's enforcement of the Fair Housing Act. The Housing and Community Development Act of 1992 established FHIP as a permanent program that supports private nonprofit fair housing organizations through funding for fair housing education, outreach, and testing. In Montana, one organization receives FHIP funding: Montana Fair Housing.

Montana Fair Housing (MFH)

MFH, based in Missoula, has provided fair housing services in western Montana since 1988 and has received FHIP funding since 1994. MFH is a full-service fair housing organization, conducting complaint intake, investigations, complaint-based testing, and litigation support for all protections offered by federal and state fair housing laws, including lending, insurance, sales, and rentals. Along with conducting preliminary investigations of allegations, MFH forwards allegations to HUD or, in a limited number of cases, to the MDOLI Human Rights Bureau. Full-service agencies must also provide outreach and education, and have a record of meritorious complaints. MFH assists the MDOLI Board of Realty Regulation by providing fair housing educational courses for property management and realty licensing.

Montana Fair Housing may be reached at:

2522 South 3rd Street West
Missoula, MT 59804
Phone: 406-542-2611 or 1-800-929-2611

Human Rights Bureau (HRB)

In 1997, the Montana Legislature made substantive changes to Montana's Human Rights Act. These changes included shortening the time allowed to file a discriminatory complaint from 365 days to 180 days, and specifying that the complainant must sign the complaint and remain a party to the process. The Legislature also created the Human Rights Bureau within the MDOLI.

The HRB pursues cases involving infractions of state, not federal, law. The HRB does not conduct investigations. If an individual approaches the HRB with an allegation of housing discrimination, and if the Bureau makes a "with cause" determination based on a review of the issues with the complainant, the HRB assists in the drafting of a complaint, which is sent to the respondent. If complainants wish to pursue cases, they must secure legal counsel. The HRB also refers complainants to HUD.

The Montana Human Rights Bureau may be reached at:

1625 11th Avenue
P.O. Box 1728
Helena, MT 59624-1728
Phone: 406-444-2884 or 1-800-542-0807

Community Housing Resource Board (CHRB)

The CHRB is a nonprofit organization that serves the Billings area. The organization provides education and community outreach about fair housing, along with related matters such as landlord-tenant law.

The CHRB can be reached at:

P.O. Box 20126
Billings, MT 59104
Phone: 406-256-9355

Outreach and Education

Fair housing outreach and education in the state of Montana originates from a limited number of sources. HUD's regional office in Denver provides education and materials to entities within the state. Montana Fair Housing conducts education and outreach across the state and distributes informative publications to organizations in the housing industry. The Community Housing Resource Board educates people in the Billings area about fair housing law. Various other organizations operating within the housing industry provide education and training to their members. For example, the Montana Realtors Association provides continuing education for its members, offering training that may include fair housing.

It is important to note an increase in education on fair housing law may cause an initial increase in housing discrimination complaints. As renters and potential homebuyers become educated about their rights, what protections are in place, and how to report violations, previously undetected discriminatory behavior may come to light. Over time, this should plateau, and eventually awareness should facilitate a decrease in both housing discrimination complaints and activities.

Complaint Process

The complaint process was altered significantly in 1997, when the state lost its substantially equivalent status. Today, the complaint process is underused in Montana, or used much less than a decade ago. Access to the complaint system is constrained. Unlike many states, Montana does not have a substantially equivalent organization to conduct investigations and enforcement on behalf of HUD. In addition, MFH, the one authorized FHIP in the state, is located in Missoula. Limited resources make it difficult for MFH to administer the entire state.

MFH conducts preliminary investigations into allegations of discrimination received by the agency. A limited number of these allegations result in enforcement proposals (*i.e.*, complaints), but documentation about all allegations received by MFH is forwarded to HUD. Allegations become complaints if they are determined to be "jurisdictional," which means, among other qualifications, the filing was done within a year of the last alleged violation and the issues and basis of the allegations are covered by the Fair Housing Act.

MFH assists people to file complaints of housing discrimination with HUD, provided mediation between the provider and consumer does not settle the dispute. Once filed with HUD, complaints are investigated by the Denver office of Fair Housing and Equal Opportunity (FHEO), one of 10 regional, or "hub," FHEO offices in the nation. HUD does

not send investigators to Montana, but rather relies heavily on the MFH preliminary findings, along with additional paperwork and telephone conversations.¹⁶

Testing and Enforcement

Testing refers to the use of individuals who, without any bona fide intent to rent or purchase a home, apartment, or other dwelling, pose as prospective buyers or renters of real estate for the purpose of gathering information, which may indicate whether a housing provider is complying with fair housing laws.

MFH conducts fair housing tests in Montana. All testing is complaint-based and is done when the intake process determines that testing is warranted. Currently, no random testing is conducted. In 2003, MFH conducted 100 complaint-based tests, including 11 systemic tests. Systemic tests are defined as those made in response to complaints about an agency or area, such as a particular county.

Testing is part of the overall fair housing enforcement process, which is relatively limited in Montana. MFH is the primary agency responsible for determining whether allegations of discrimination are jurisdictional; that is, whether the allegations have merit as complaints. All allegations made to MFH (421 in 2003) are forwarded to HUD for investigation, but HUD relies heavily on MFH's findings, in addition to conducting limited investigations from Denver. Allegations made directly to HUD sometimes are referred back to MFH for investigation, rather than investigated by HUD, although this practice may be changing.¹⁷

The U.S. Department of Justice (DOJ) also has limited involvement in the enforcement process. The DOJ brings suits on behalf of individuals, based on referrals from HUD. The DOJ may bring lawsuits when there is reason to believe a person or entity is engaged in a "pattern or practice" of discrimination; when a denial of rights to a group raises an issue of public importance; or when force or the threat of force interferes with fair housing rights.

Related Studies

In November 2000, HUD released results from a study entitled, "Discrimination in Metropolitan Housing Markets."¹⁸ The study, HDS2000, measured the extent of housing discrimination in the United States against people because of their race or color. It was the third nationwide effort sponsored by HUD to measure the amount of discrimination faced by minority home seekers. The previous studies were conducted in 1977 and 1989. Both found significant levels of racial and ethnic discrimination in both rental and sales markets of urban areas nationwide.

¹⁶ Details of the State enforcement process were provided in telephone conversations with Pam Bean, Projects Coordinator for MFH, and Ed Johnson, Equal Opportunity Specialist for HUD, on June 30, 2004.

¹⁷ Details about HUD and MFH interactions were provided in separate telephone conversations with Ed Johnson and Shirley Haley, Denver HUD office, on June 30, 2004, and July 1, 2004, respectively.

¹⁸ *Discrimination in Metropolitan Housing Markets: National Results from Phase I HDS 2000*, Final Report, November 2000. Complete report is available at <http://www.huduser.org/publications/hsgfin/hds.html>.

According to HDS2000, enforcement tests conducted during the 1990s also uncovered many instances of discrimination against minority home seekers. The report states, “Housing discrimination ... raises the costs of the search for housing, creates barriers to homeownership and housing choice, and contributes to the perpetuation of racial and ethnic segregation.”¹⁹

HDS2000 measured discrimination in metropolitan areas with populations greater than 100,000 and with significant black, Hispanic, and/or Native American minorities. The study found that discrimination persists in both rental and sales markets of large metropolitan areas nationwide, but that its incidence has generally declined since 1989. The exception was for Hispanic renters, who faced essentially the same incidence of discrimination in 2000 as they did in 1989.

Phase III of the study measured the incidence of discrimination in metropolitan housing markets of three states with substantial numbers of Native Americans: Minnesota, Montana, and New Mexico. During the fall of 2002 and early 2003, 121 rental tests were completed in Billings, Great Falls, and Missoula. The Crow, Blackfeet, and Sioux tribes were the predominant Native Americans studied in those cities.

Overall, the HDS2000 study found Native American renters in the three metropolitan areas of Montana faced significant levels of discrimination, primarily due to denial of information about the availability of housing units. According to the study, “the discrimination encountered is not outright door slamming, but a pattern of treatment that favors whites and ultimately limits the housing choices and increases the cost of housing search for American Indians.”²⁰ White renters in Montana’s metropolitan housing markets were consistently favored over their Native American counterparts in 28.6 percent of tests, a rate lower than that found in Minnesota, but higher than the rate found in New Mexico. No statistically significant evidence of systematic adverse treatment with respect to housing inspections, housing costs for rentals, or agent encouragement for Native American renters were found in Montana.

In 2002, HUD conducted another study, a nationwide survey of the general public entitled, “How Much Do We Know?”²¹ This report found 14 percent of the nation’s adults, the equivalent of more than 28 million people, said they had experienced housing discrimination at some point in their lifetime. The report found “few people who believed they had been discriminated against took any action, with most seeing little point in doing so.”²²

An earlier study, conducted by the Montana Human Rights Commission (HRC) in 1989, found discrimination in housing against Native Americans may be more widespread than evidenced by the number of complaints filed. The report pointed out cultural factors may deter Native Americans from confronting discrimination.

¹⁹ *Ibid.* 1-1.

²⁰ *Ibid.*, Executive Summary, *iii*.

²¹ *How Much Do We Know?*, United States Department of Housing and Urban Development, Office of Policy Research and Development, 2002. Results are available at <http://www.huduser.org/Publications>.

²² *Ibid.*, Executive Summary, *x*.

In the HRC's study, Native Americans often were found to be reluctant to file complaints, citing distrust of the government and of the investigation process, a feeling that nothing would be done, and a lack of knowledge about remedies under the fair housing laws. The commission report described a few of the cultural reasons for not bringing a complaint:

The woman explained that she had been discriminated against in finding housing, but she chose not to pursue a complaint. Her reason was that if a person harmed her, he would be punished for his action. Her attitude was, "Let it pass; it will be taken care of in another way in the long run." "What goes around comes around," is another expression of the concept. This concept is tied to Indian . . . belief that there are spirit forces in all of nature. . . . For every act, good or bad, supernatural consequences flow from it. Therefore many Indian people see it as unnecessary to challenge the discrimination they encounter.²³

The results of the HRC study are supported by comments from the National Fair Housing Alliance (NFHA). In their "2004 Fair Housing Trends Report," the NFHA states that discrimination based on national origin is largely underreported, specifically by Latinos, Asian-Americans, and Native Americans. This is due, they state, to "language barriers and other cultural issues which could include immigration status, hesitancy to challenge authority, and a general lack of faith in the justice system."²⁴

It is possible that the length of time necessary to reach complaint resolution also may deter complainants, as pointed out in the U.S. General Accounting Office's (GAO) 2004 report, titled "Fair Housing: Opportunities to Improve HUD's Oversight and Management of the Enforcement Process." The GAO report found that, although the process has improved in recent years, between 1996 and 2003 the median number of days required for FHEO offices to complete investigations was 259 days. This was despite the 100-day mandate passed in the 1988 amendments to the Fair Housing Act.²⁵

Summary

Overview. MFH is the only FHIP in Montana. MFH is funded through HUD to provide services such as education, outreach, and fair housing testing in the state. The Office of Fair Housing and Equal Opportunity directs HUD's enforcement efforts from Denver. The Denver office is responsible for fair housing regulation and oversight in six states, including Montana.

Outreach and Education. Education and outreach is conducted by a limited number of organizations in Montana. MFH educates various entities across the state, and the Community Housing Resource Board educates people in the Billings area. Various

²³ *Ibid*

²⁴ 2004 Fair Housing Trends Report, National Fair Housing Alliance, Pg. 8. Available at www.nationalfairhousing.org.

²⁵ Fair Housing: Opportunities to Improve HUD's Oversight and Management of the Enforcement Process, United States General Accounting Office, Report to Congressional Requesters, April 2004.

organizations such as the Montana Realtors Association provide education and training to their members.

Complaint Process. Access to the fair housing complaint process in Montana is limited. The state does not have a Fair Housing Assistance Program, and MFH is the lone FHIP in the state. MFH conducts preliminary investigations into allegations of fair housing discrimination and assists citizens in filing formal complaints. The Denver HUD office is responsible for investigating complaints, relying heavily on the preliminary findings from MFH.

Testing and Enforcement. Fair housing testing is part of the overall fair housing enforcement process, which is relatively limited in Montana. Testing in Montana is done by MFH, which conducts only complaint-based testing. In 2003, MFH conducted 100 complaint-based tests, of which 11 were systemic. Systemic tests are defined herein as those made in response to complaints about an agency or area, such as a particular county. No random testing is conducted in the state.

MFH is the primary agency in the state that is responsible for investigating allegations of discrimination. All allegations are sent by MFH to HUD in Denver, where followup, involving limited additional investigation, is conducted. To a limited extent, the U.S. Department of Justice is also involved in the enforcement process, including bringing lawsuits in certain cases of discrimination against individuals or groups.

Related Studies. Several studies provide context to fair housing enforcement issues in Montana. HUD's 2000 study, "Discrimination in Metropolitan Housing Markets," found Native American renters in states, including Montana, face significant levels of discrimination, primarily due to denial of information about the availability of housing units. White renters were favored over Native American renters in 28.6 percent of the tests conducted for the study.

Another 2002 HUD-sponsored study, "How Much Do We Know," found 14 percent of adults nationwide said they had experienced housing discrimination at some point in their lifetime, but few of those people took any action.

A 1989 study by the former Montana Human Rights Commission found that discrimination against Native Americans may be more prevalent than is evidenced by the number of complaints filed. The report indicated that cultural factors such as a belief that "what goes around comes around" may keep some Native Americans from filing complaints.

Underreporting of fair housing discrimination also was supported by the 2004 Fair Housing Trends Report, which suggested language barriers, immigration status, lack of faith in the justice system, and other factors could limit the number of complaints filed by minorities. The U.S. General Accounting Office's 2004 report, "Fair Housing: Opportunities to Improve HUD's Oversight and Management of the Enforcement Process," indicated the median length of time used to investigate complaints, which was 259 days between 1996 and 2003, may also deter the pursuance of complaints.

Section V. Evaluation of Enforcement and Lending Practices

HUD Fair Housing Complaint Data

HUD maintains records of all fair housing complaints filed with the agency. These complaint records for Montana were examined for federal fiscal years 1993 through 2003.²⁶ During that time, HUD received 502 complaints. The basis of the complaints, and there may be more than one basis per complaint, are illustrated in Table V.1.

Year	Race	Disability	Sex	Familial Status	Color	Religion	Retaliation	National Origin	Total	Number of Complaints
1993	19	17	13	25	.	1	.	7	82	78
1994	27	13	4	26	1	3	3	5	82	76
1995	25	26	19	25	.	.	4	1	100	94
1996	15	16	30	23	.	.	12	2	98	84
1997	7	18	7	13	.	2	4	.	51	46
1998	.	3	.	.	.	.	1	.	4	4
1999	3	9	6	3	.	2	.	.	23	19
2000	2	5	4	7	.	.	2	.	20	15
2001	7	12	10	6	.	.	.	1	36	24
2002	5	18	1	8	.	.	.	.	32	30
2003	.	22	5	6	.	1	1	1	36	32
Total	110	159	99	142	1	9	27	17	564	502

The most complaints, 159, concerned disability, followed by familial status with 142 complaints. The greatest amount of complaint activity took place in the early 1990s, although recent complaint activity was much greater than seen in 1998. It is somewhat surprising that race and national origin-based complaints were not made more frequently, given the prevalence of such discrimination found in the HDS2000 study. The aforementioned results of the HRC and GAO studies, along with comments by the NFHA, suggest cultural and other factors may result in fewer complaints based on race and national origin.

Nationwide, race complaints were the most common type of complaint in 2003, comprising 29 percent of the total complaints received by the Department of Justice, Fair Housing Assistance Programs, HUD, and the NFHA.²⁷ Disability complaints were the next most common, at 27 percent of the total, followed by 13 percent relating to familial status.

Table V.2 separates Montana's 502 HUD complaints by outcome of the complaint process. The most frequent outcome was settlement, which occurred in 51.4 percent of

²⁶ This is a change from the 2000 AI report, which used calendar, rather than fiscal, years in assessing HUD complaints.

²⁷ 2004 Fair Housing Trends Report, National Fair Housing Alliance, Pg. 8. Available at www.nationalfairhousing.org.

the cases. Another 139 of the total complaints were given a no cause determination and 99 were abandoned due to one or more administrative problems.

TABLE V.2					
HUD HOUSING COMPLAINT DATABASE					
DISPOSITION OF COMPLAINTS: FEDERAL FISCAL YEARS 1993 THROUGH 2003					
Year	Total Complaints	No Cause Determination	Administrative Problems, Complaint Abandoned	Settlement Reached	Open or pending
1993	78	17	13	48	.
1994	76	26	14	36	.
1995	94	32	20	42	.
1996	84	17	14	51	2
1997	46	9	12	25	.
1998	4	.	.	4	.
1999	19	3	5	9	2
2000	15	6	1	8	.
2001	24	8	6	8	2
2002	30	8	6	16	.
2003	32	13	8	11	.
Total	502	139	99	258	6

Each complaint to HUD was made because of one or more perceived issues relating to discrimination. Table V.3 presents the 10-year history of complaints by the type of fair housing issue(s) raised in the complaints, sorted by frequency of occurrence. The issues listed relate to the perceived violation of fair housing law. There may be more than one issue supporting any particular complaint. Most of the issues brought forward over the decade related to discrimination in terms, conditions, or privileges relating to rentals, or to refusal to rent. As seen above, a number of these issues were found to be without merit, as 26.5 percent were determined to have “no cause.”

TABLE V.3
HUD HOUSING COMPLAINT DATABASE
FREQUENCY OF SELECTED ISSUES
FEDERAL FISCAL YEARS 1993 THROUGH 2003

Discriminatory Actions	Issues	No Cause Determinations
Discrimination in terms/conditions/privileges relating to rental	220	68
Discriminatory refusal to rent	172	32
Other discriminatory acts	104	30
Discriminatory acts under Section 818 (coercion, etc)	83	34
Discriminatory advertising, statements and notices	72	10
Otherwise deny or make housing unavailable	62	14
Failure to make reasonable accommodation	38	13
Non-compliance with design and construction requirements	37	8
Discriminatory financing (includes real estate transactions)	19	4
False Representation	9	3
Failure to permit reasonable modification	8	1
Steering	7	4
Discriminatory refusal to sell	6	1
Using ordinances to discriminate in zoning and land use	1	0
All Other discriminatory issues	1	0
Total	839	222

Montana Fair Housing Complaint Data

The number of allegations of discrimination received by MFH in 2003 was 421, 91 more than was received the year before and substantially more than had been seen in prior years, as shown in Table V.4.²⁸ Most of the allegations received by MFH since 1998 were related to disability and/or familial status. A surprisingly small number of race or color-based allegations were received, including 21 in 2003. This may be explained to some extent by lack of knowledge of fair housing law and/or by the cultural factors referred to in the HRC study and the NFHA comments. Allegations of discrimination associated with familial status nearly doubled between 2002 and 2003, from 52 to 95.

²⁸ As explained by Pam Bean, Projects Coordinator for MFH, in a June 30, 2004, telephone conversation, "allegations of discrimination" include all contacts with MFH in which a person or people allege fair housing discrimination occurred. Although all such allegations are forwarded to HUD, many do not result in enforcement proposals (*i.e.*, complaints).

TABLE V.4
ALLEGATIONS RECEIVED BY MONTANA FAIR HOUSING
1995 THROUGH 2003

Basis	1995	1996	1997	1998	1999	2000	2001	2002	2003
Familial Status	57	102	146	133	70	67	53	52	95
National Origin	26	38	76	93	50	57	50	49	53
Race/Color	14	21	42	60	33	41	28	20	21
Disability	123	159	215				11	2	15
Disability/Physical				72	38	29	42	38	36
Disability/Physical/Accommodations				30	25	32	26	40	36
Disability/Mental				81	58	28	45	27	36
Disability/Mental/Accommodations				13	22	18	27	27	28
Design and Construction				2	1	1	3	7	11
Religion/Creed	2	4	6	2	7	0	4	5	7
Sex	11	16	39	19	19	17	9	15	19
Marital Status	25	42	57	55	9	18	13	17	28
Age	22	21	65	31	4	12	10	19	20
Retaliation/Harassment	12	7	23	19	15	15	21	12	16
Total Complaints	292	410	669	610	351	335	342	330	421
Total Calls Received	746	949	1,267	1,497	1,134	1,220	1,658	1,608	1,743

In each of the nine years, disability discrimination had the greatest number of allegations. Total allegations related to disability reached 162 in 2003, the highest number of such allegations in a single year since 1998. Beginning in 1998, MFH has separated disability allegations into subgroups in order to better isolate key issues and concerns. While allegations of discrimination based on physical or mental disabilities and accommodations for the disabled have remained fairly stable since 1998, design and construction allegations reached a new high of 11 in 2003.

Suits Filed By the U.S. Department of Justice (DOJ)

Fair housing cases are sometimes referred to the DOJ by HUD. Under the Fair Housing Act, the DOJ may bring lawsuits in the following instances:

- Where there is reason to believe that a person or entity is engaged in what is termed a "pattern or practice" of discrimination, or where a denial of rights to a group of people raises an issue of general public importance;
- Where force or threat of force is used to deny or interfere with fair housing rights, the DOJ may institute criminal proceedings; and
- Where people who believe that they have been victims of an illegal housing practice file a complaint with HUD, or file their own lawsuit in federal or state court. The DOJ brings suits on behalf of individuals based on referrals from HUD.

Recent case law demonstrates the involvement of the DOJ in Montana's fair housing arena. The following two narratives are direct quotations from the DOJ website:

U.S. Department of Justice Suits

United States, et al. v. Janice Schaberg (D. Mont.)

On February 6, 2003, the United States filed a proposed, consolidated consent decree in United States, et al. v. Janice Schaberg, (D. Mont.). The complaint alleges the defendant, Schaberg, had refused to rent an apartment to a male applicant pursuant to a policy of not renting at the location in question to males for single occupancy. The defendant asserted her policy was a reasonable accommodation for a female resident of the apartment complex in question who had a disability causing her to have "a great fear of adult males in a residential setting." The consent decree enjoins the defendant from future discrimination on the basis of sex, and requires the defendant to pay \$18,000 in damages to the aggrieved applicant and the local fair-housing organization which had conducted testing, and requires the defendant to obtain fair-housing training.

The case was referred to the Division after the Department of Housing and Urban Development (HUD) received a complaint, conducted an investigation, and issued a charge of discrimination.

United States v. Tamarack Property Management Co., et al. (D. Mont.)

On August 11, 2003 the United States filed a proposed consent decree in United States & Martinez/Avalos v. Tamarack Property Management Co., et al. (D. Mont.). The complaint, filed on June 5, 2002, alleged that the defendants (Tamarack Property Management Co., Forsyth Development Foundation, Inc., the city of Forsyth, and other individuals) violated the Fair Housing Act on the basis of disability when they refused to permit tenants at Riverview Villa, a fifty-unit retirement development in Forsyth, Montana, to install, at their expense, a wheelchair ramp, and a portable hot tub, which one of the tenants needed for medical reasons to relieve the significant pain he experienced from his disability. Under the terms of the Consent Decree, the defendants will pay \$98,000 in monetary damages, establish non-discriminatory written policies for receiving requests for reasonable modifications and reasonable accommodations, notify employees and tenants of the non-discriminatory policies, receive fair housing training, and submit reports to the United States twice a year for the three year and three month term of the consent decree.

The case was referred to the Division after the Department of Housing and Urban Development (HUD) received a complaint, conducted an investigation and issued a charge of discrimination.

Home Mortgage Disclosure Act (HMDA) Data Analysis

Information from the HMDA database for 1993 through 2002 was collected and analyzed, including residential mortgage lending activities reported by commercial lenders in Montana. Lenders in the state's two metropolitan statistical areas reported loan activity by census tract. The rest of the state, reported by county, included sex and race of applicant, amount of loan, disposition of loan applications, and denial reason for denied loans. The data are considered "raw" loan account records and some individual entries may contain errors or omissions. Additional HMDA data is available in Appendix C.

Table V.5 shows the number of loan applications each year from 1993 through 2002, separated by application purpose. Of the 446,892 applications, 48.5 percent, were for refinancing. Another 41.2 percent were for home purchases, which will be inspected first.

TABLE V.5 HOME MORTGAGE DISCLOSURE ACT DATA TOTAL LOAN APPLICATIONS BY TYPE MONTANA: 1993 THROUGH 2002					
Year	Home Purchase	Home Improvement	Refinance	Multi-family	Total Loan Applications
1993	10,186	2,266	10,994	26	23,472
1994	9,223	2,864	4,807	24	16,918
1995	12,800	4,095	3,981	29	20,905
1996	16,504	5,376	11,158	40	33,078
1997	18,739	5,819	15,448	42	40,048
1998	24,633	5,392	35,431	40	65,496
1999	25,162	5,507	28,076	72	58,817
2000	24,028	5,108	18,216	56	47,408
2001	22,116	4,853	40,744	58	67,771
2002	21,027	3,822	48,069	61	72,979
Total	184,418	45,102	216,924	448	446,892

Of the 184,418 loan applications for home purchases between 1993 and 2002, 88.7 percent were for owner-occupied housing. This data, presented in Table V.6, reveal a slow but steady decline in the number of applications for owner-occupied housing between 1999 and 2002.

TABLE V.6 HOME MORTGAGE DISCLOSURE ACT DATA HOME PURCHASE LOAN APPLICATIONS MONTANA: 1993 THROUGH 2002				
Year	Owner Occupied	Not Owner Occupied	Not Available	Total Loan Applications
1993	9,817	317	52	10,186
1994	8,306	617	300	9,223
1995	9,813	930	2,057	12,800
1996	14,724	854	926	16,504
1997	16,536	1,006	1,197	18,739
1998	22,092	1,469	1,072	24,633
1999	22,639	1,524	999	25,162
2000	21,581	1,653	794	24,028
2001	19,877	1,814	425	22,116
2002	18,239	2,462	326	21,027
Total	163,624	12,646	8,148	184,418

Home loan applications were presented to conventional lenders, FHA, VA, and Rural Housing or Farm Service Agencies (RHS/RFS), as seen in Table V.7. The majority of the loan applications, 73.2 percent, were handled through conventional lenders. FHA handled 19.3 percent of the applications, the VA managed 6.1 percent, and RHS/RFS processed 1.3 percent of the applications. Table V.7 also shows the average and total loan amounts by year for each type of loan. The average loan amount grew nearly 40

percent over the 10 years, from \$64,933 to \$106,340. The average amount for VA Guaranteed loans was consistently higher, reaching \$117,707 in 2002.

TABLE V.7
HOME MORTGAGE DISCLOSURE ACT DATA
OWNER-OCCUPIED HOME LOAN APPLICATIONS
MONTANA: 1993 THROUGH 2002

Year	Loan Details	Conventional	FHA Insured	VA Guaranteed	Rural Housing or Farm Service Agency	Total
1993	Average Loan Amount	64,526	62,633	73,280	49,000	64,933
	Total Loan Amount (\$1,000)	304,239	238,821	94,238	147	637,445
	Total Applications	4,715	3,813	1,286	3	9,817
1994	Average Loan Amount	64,382	63,727	77,839	56,000	65,507
	Total Loan Amount (\$1,000)	337,683	143,704	62,660	56	544,103
	Total Applications	5,245	2,255	805	1	8,306
1995	Average Loan Amount	62,754	68,956	84,159	64,182	66,063
	Total Loan Amount (\$1,000)	407,526	173,975	66,065	706	648,272
	Total Applications	6,494	2,523	785	11	9,813
1996	Average Loan Amount	66,971	71,140	89,596	63,183	69,296
	Total Loan Amount (\$1,000)	706,144	215,909	87,894	10,362	1,020,309
	Total Applications	10,544	3,035	981	164	14,724
1997	Average Loan Amount	68,110	73,287	91,539	67,356	70,326
	Total Loan Amount (\$1,000)	847,972	216,270	84,124	14,549	1,162,915
	Total Applications	12,450	2,951	919	216	16,536
1998	Average Loan Amount	73,974	75,446	96,830	77,503	75,530
	Total Loan Amount (\$1,000)	1,267,030	255,460	119,294	26,816	1,668,600
	Total Applications	17,128	3,386	1,232	346	22,092
1999	Average Loan Amount	80,951	79,589	100,537	82,721	81,782
	Total Loan Amount (\$1,000)	1,448,696	255,241	115,517	32,013	1,851,467
	Total Applications	17,896	3,207	1,149	387	22,639
2000	Average Loan Amount	80,288	81,524	102,261	73,011	81,288
	Total Loan Amount (\$1,000)	1,392,346	250,850	91,728	19,348	1,754,272
	Total Applications	17,342	3,077	897	265	21,581
2001	Average Loan Amount	95,049	86,196	105,723	85,268	93,671
	Total Loan Amount (\$1,000)	1,388,856	331,595	106,146	35,301	1,861,898
	Total Applications	14,612	3,847	1,004	414	19,877
2002	Average Loan Amount	109,842	91,189	117,707	89,164	106,340
	Total Loan Amount (\$1,000)	1,482,752	313,690	112,057	31,029	1,939,528
	Total Applications	13,499	3,440	952	348	18,239
Total	Average Loan Amount	79,910	75,966	93,878	79,038	79,993
	Total Loan Amount (\$1,000)	9,583,244	2,395,515	939,723	170,327	13,088,809
	Total Applications	119,925	31,534	10,010	2,155	163,624

Table V.8 separates the 163,624 loan applications for the purchase of owner-occupied units into the six types of actions undertaken by lenders. These actions were as follows:

1. *Loan originated*: Loan was made by the lending institution.
2. *Approved but not accepted*: Loan was approved by the lender but not accepted by the applicant.

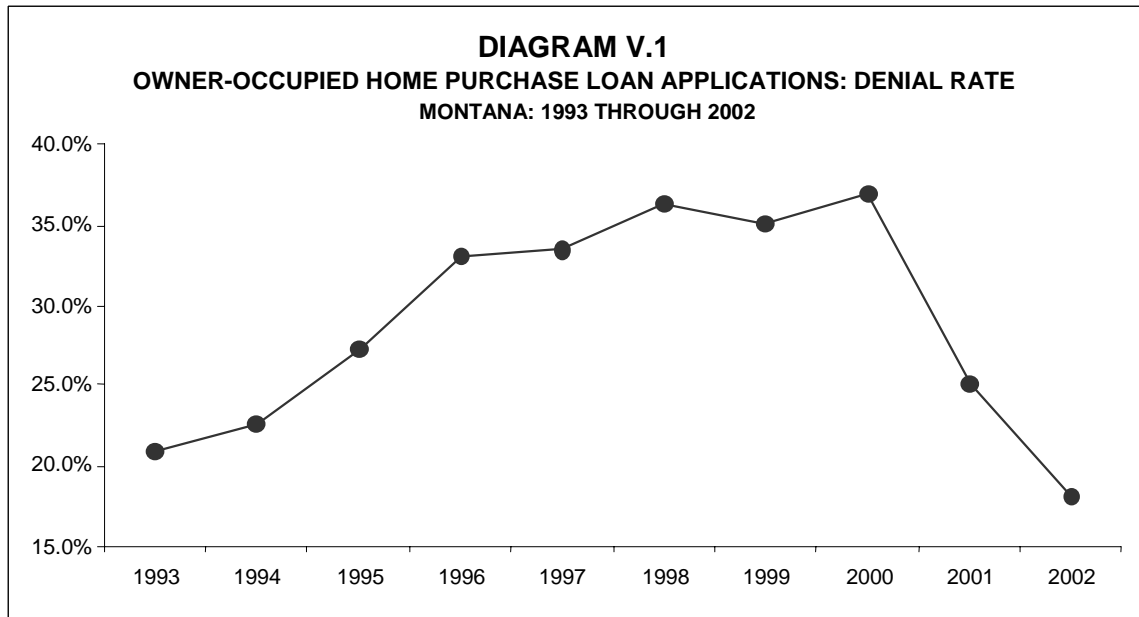
3. *Loan denied*: Loan was denied by the lending institution.
4. *Withdrawn by applicant*: Applicant chose to close the application process early.
5. *Closed for incompleteness*: Loan application process was closed by the lending institution due to incomplete information.
6. *Loan purchased by the institution*: Previously originated loan was purchased on the secondary market.

Average loan denial rates, which were as high as 37 percent in 2000, have declined precipitously, falling to a low of 18.2 percent in 2002.

TABLE V.8
HOME MORTGAGE DISCLOSURE ACT DATA
 LOAN ACTION TAKEN ON OWNER-OCCUPIED HOME LOAN APPLICATIONS
 MONTANA: 1993 THROUGH 2002

Year	Loan Originated	Approved But Not Accepted	Loan Denied	Withdrawn By Applicant	Closed for Incomplete- ness	Loan Purchased by the Institution	Total	Average Denial Rate
1993	4,795	527	1,267	496	46	2,686	9,817	20.9%
1994	4,504	462	1,314	545	50	1,431	8,306	22.6%
1995	5,133	744	1,919	615	52	1,350	9,813	27.2%
1996	7,005	1,122	3,472	771	85	2,269	14,724	33.1%
1997	8,012	1,547	4,036	621	115	2,205	16,536	33.5%
1998	9,679	1,964	5,528	1,085	171	3,665	22,092	36.4%
1999	10,088	2,142	5,449	1,243	162	3,555	22,639	35.1%
2000	9,255	2,107	5,437	1,019	201	3,562	21,581	37.0%
2001	9,651	1,374	3,242	1,058	202	4,350	19,877	25.1%
2002	9,862	1,113	2,189	1,008	258	3,809	18,239	18.2%
Total	77,984	13,102	33,853	8,461	1,342	28,882	163,624	30.3%

The denial rates over the 10-year history fluctuated considerably, rising from 20.9 percent in 1993 to 37 percent in 2000. Denial rates fell sharply after 2000, declining to 18.2 percent in 2002. This trend is shown in Diagram V.1. The trend suggests additional consumer education about credit markets is necessary. Enhanced education at ever earlier ages may be appropriate, perhaps as part of a high school curriculum.



Home loan applications were analyzed further based on why the 33,853 loans were denied over the 10-year period. Reporting the reason(s) for denials is not required of lenders, and therefore many of the records do not contain this data element. However, Table V.9 shows that a substantial number of the recorded denials were associated with applicant credit history, which was the denial reason cited most often over the decade. This implies a need for additional homebuyer education, particularly as it relates to the operation of the credit markets. Debt-to-income ratio is also revealed as a prominent reason for denials, indicating that people in the state are not aware of their ability to afford a home, given current underwriting standards.

TABLE V.9
HOME MORTGAGE DISCLOSURE ACT DATA
DENIED HOME LOAN APPLICATIONS: OWNER-OCCUPIED HOMES BY DENIAL REASON
MONTANA: 1993 THROUGH 2002

Denial Reason	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	Total
Missing Reason	820	891	1,448	2,535	2,552	3,894	3,819	3,577	1,772	885	22,193
Credit History	154	125	169	329	683	849	732	944	695	526	5,206
Debt-to-income Ratio	106	143	128	308	387	360	359	375	289	327	2,782
Other	32	51	46	71	132	154	168	185	171	160	1,170
Collateral	52	33	45	101	119	104	125	136	144	137	996
Employment History	37	33	39	65	68	57	90	82	49	54	574
Credit App. Incomplete	17	11	7	22	27	43	72	68	82	39	388
Insufficient Cash	40	18	29	30	50	55	58	46	24	29	379
Unverifiable Information	8	8	7	11	17	12	24	21	16	30	154
Mortgage Insurance Denied	1	1	1	0	1	0	2	3	0	2	11
Total	1,267	1,314	1,919	3,472	4,036	5,528	5,449	5,437	3,242	2,189	33,853

The loan application denial rates were also reviewed by types of population and types of lender communities. Denial rates were computed by gender and race of the primary loan applicant. Table V.10 shows the gender denial rates.²⁹ Both males and females in the state have experienced a significant decline in denial rates since 1998. The denial rate for females, 16.2 percent in 2002, has declined the most but remains higher than the 13.7 percent denial rate for males seen in 2002.

TABLE V.10											
HOME MORTGAGE DISCLOSURE ACT DATA											
DENIAL RATES ON HOME LOAN APPLICATIONS: OWNER-OCCUPIED HOMES BY GENDER											
MONTANA: 1993 THROUGH 2002											
Gender	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	Total
Male	19.5%	21.3%	25.8%	31.1%	31.0%	33.5%	31.3%	29.5%	17.0%	13.7%	26.3%
Female	24.7%	25.7%	32.9%	37.3%	40.1%	45.4%	44.3%	38.0%	22.6%	16.2%	34.7%
Total	20.9%	22.6%	27.2%	33.1%	33.5%	36.4%	35.1%	37.0%	25.1%	18.2%	30.3%

Table V.11 presents denial data by race during the 1993 through 2002 time period. In 2002, whites had the lowest denial rates at 13.3 percent. In the same year, blacks, as well as American Indians and Alaska Natives (hereafter referred to as Native Americans) had significantly higher denial rates at 33.3 and 42 percent, respectively.

Overall, Native Americans had the highest denial rates over the 10-year period, averaging 64.1 percent and declining steadily after 1998. The denial rates for all other groups have also declined in recent years. Higher denial rates for particular groups do not provide enough information to conclude that discriminatory lending practices exist. However, data show that minorities appear to be having more difficulty than non-minorities in moving into homeownership.

TABLE V.11											
HOME MORTGAGE DISCLOSURE ACT DATA											
DENIAL RATES ON HOME LOAN APPLICATIONS: OWNER-OCCUPIED HOMES BY RACE											
MONTANA: 1993 THROUGH 2002											
Race	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	Total
American Indian/AK Native	37.4%	36.8%	48.1%	56.1%	61.6%	76.9%	71.5%	70.4%	57.1%	42.0%	64.1%
Asian or Pacific Islander	7.1%	25.0%	35.2%	48.7%	49.0%	47.7%	39.7%	18.3%	25.5%	16.4%	33.8%
Black	15.0%	18.2%	50.0%	43.3%	34.5%	40.0%	55.6%	55.2%	30.4%	33.3%	39.6%
Hispanic	25.9%	29.6%	39.1%	40.9%	42.8%	45.5%	44.6%	44.0%	27.9%	17.9%	37.7%
White	20.4%	21.8%	26.7%	31.8%	32.1%	34.3%	32.9%	28.5%	16.6%	13.3%	26.8%
Other	0.0%	50.0%	26.7%	43.2%	39.0%	50.0%	62.8%	54.7%	33.3%	16.4%	46.7%
Total	20.9%	22.6%	27.2%	33.1%	33.5%	36.4%	35.1%	37.0%	25.1%	18.2%	30.3%

²⁹ Note that the total denial rate includes records where the gender of the applicant was not provided or was not applicable.

The reasons for denial were also separated by race. As seen in Table V.12, credit history was the primary reason given for loan denials to every racial group. Reasons for denials to Asian, black, and Native American applicants were less likely to be reported than denials to white applicants. Although the data may describe a trend, the large percentage of missing denial reasons makes it impossible to draw firm conclusions based on this data.

TABLE V.12
HOME MORTGAGE DISCLOSURE ACT DATA: DENIAL REASONS BY RACE³⁰
MONTANA: 1993 THROUGH 2002

Denial Reason	Native American	Asian	Black	Hispanic	White	Other	Not Provided	Not Applicable	Total
Missing Reason	1,446	128	74	266	16,167	189	3,887	36	22,193
Credit History	348	20	14	111	4,087	47	555	24	5,206
Debt-to-income Ratio	77	16	11	30	2,310	20	308	10	2,782
Other	40	6	2	12	950	10	146	4	1,170
Collateral	18	3	0	14	785	1	166	9	996
Employment History	13	2	1	7	503	1	43	4	574
Credit Application Incomplete	12	1	0	6	295	0	74	0	388
Insufficient Cash	16	2	1	4	322	3	30	1	379
Unverifiable Information	4	1	0	1	129	3	16	0	154
Mortgage Insurance Denied	0	0	0	1	10	0	0	0	11
Total	1,974	179	103	452	25,558	274	5,225	88	33,853
Pct. Missing Denial Reason	73.3%	71.5%	71.8%	58.8%	63.3%	69.0%	74.4%	40.9%	65.6%

The HMDA database for loan applications was also analyzed by type of lender. Two types of lenders were identified. One type, manufactured home lenders, target manufactured home buyers as their primary market. The other type, subprime lenders, provides loans to borrowers who typically have lower credit quality.

Subprime lenders receive higher interest rates, fees, and related charges in exchange for taking additional risks with their borrowers. Nationwide, the subprime share of loans surged from under one percent in the early 1990s to six percent of home purchase loans and 10 percent of refinance loans in 2001, growing from a \$43 billion market in 1994 to a \$385 billion market in 2003.³¹ Harvard's Joint Center for Housing Studies states the following concerning the effects of subprime lending:

Subprime borrowers are clearly more vulnerable than prime borrowers to default even when home prices are rising. Complicating matters, subprime lending is heavily concentrated in low-income, predominantly minority communities. Reminiscent of the late 1960s when FHA loan insurance became available in previously redlined communities, the rapid expansion of subprime lending has led to rising defaults in many of these locations. When foreclosures are geographically concentrated

³⁰ The Federal Financial Institutions Examination Council (FFIEC) sorts the information provided in this table. The FFIEC notes that information is sometimes not provided by applicants, while other information is deemed not to be applicable.

³¹ *The State of the Nation's Housing 2004*, Joint Center for Housing Studies of Harvard University.

they can threaten revitalization efforts as homes that lenders want to unload quickly flood the market.³²

The lenders that were neither manufactured home lenders nor subprime lenders were classified as prime lenders for the following analysis, presented in Table V.13.

TABLE V.13 HOME MORTGAGE DISCLOSURE ACT DATA HOME LOAN APPLICATIONS: OWNER-OCCUPIED HOMES BY LENDER TYPE MONTANA: 1993 THROUGH 2002											
Application Action	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	Total
Prime Lenders											
Loan Originated	4,008	3,696	4,139	5,800	6,584	8,064	8,269	7,773	8,757	9,280	66,370
Application Denied	556	507	542	1,220	1,561	1,413	1,429	1,065	933	1,245	10,471
Denial Rate	12.2%	12.1%	11.6%	17.4%	19.2%	14.9%	14.7%	12.1%	9.6%	11.8%	13.6%
Subprime Lenders											
Loan Originated	.	6	45	65	199	271	484	630	498	481	2,679
Application Denied	.	3	12	17	62	396	312	671	527	444	2,444
Denial Rate	.	33.3%	21.1%	20.7%	23.8%	59.4%	39.2%	51.6%	51.4%	48.0%	47.7%
Manufactured Home Lenders											
Loan Originated	787	802	949	1,140	1,229	1,344	1,335	852	396	101	8,935
Application Denied	711	804	1,365	2,235	2,413	3,719	3,708	3,701	1,782	500	20,938
Denial Rate	47.5%	50.1%	59.0%	66.2%	66.3%	73.5%	73.5%	81.3%	81.8%	83.2%	70.1%

As seen above, the number of manufactured housing loan applications has fallen dramatically over the last several years, while the denial rate rose steadily. The peak years of manufactured home loan applications were 1998 and 1999, with over 5,000 applications each year. By 2002, applications dropped to 601 and the overall denial rate exceeded 80 percent. This exceedingly high denial rate may discourage loan applicants. The data implies that manufactured home vendors “shop around” for lenders, causing repeated denials until a lender is found. This may result in higher interest charges, fees, and related loan charges for borrowers.

The decline in applications correlates with a substantial drop in new manufactured home placements. During 1997 and 1998, Montana saw approximately 2,000 new manufactured homes placed in service each year. Due to a variety of reasons, such as resistance by units of local government, the manufactured housing market fell to 700 placements in 2002, just 35 percent of the previous peak market level. This data is tabulated in Table V.14.

³² *Ibid.*, Pg. 18.

TABLE V.14
MANUFACTURED HOUSING IN MONTANA
NEW UNITS PLACED IN SERVICE AND AVERAGE PRICES

Year	Units Placed in Service In Montana (1,000s)			Average Home Price, Nominal Dollars					
	Single-wide	Double-wide	Total	Average Montana			Average U.S.		
				Single-wide	Double-wide	Total	Single-wide	Double-wide	Total
1994	0.6	1.0	1.6	34,100	49,400	43,300	23,500	42,000	32,800
1995	0.6	0.8	1.4	32,900	51,000	44,200	25,800	44,600	35,300
1996	0.6	1.0	1.6	39,400	53,900	48,300	27,000	46,200	37,200
1997	0.6	1.3	2.0	36,800	54,400	50,200	27,900	48,100	39,800
1998	0.7	1.2	2.0	34,400	53,600	47,400	28,800	49,800	41,600
1999	0.6	1.1	1.7	35,600	53,200	46,900	29,300	51,100	43,300
2000	0.3	1.1	1.4	(S)	55,000	50,400	30,200	53,600	46,400
2001	(S)	0.7	0.9	(S)	56,600	53,500	30,400	55,200	48,900
2002	(S)	0.5	0.7	(S)	58,700	55,100	30,800	56,200	51,300

(S) = Suppressed because estimate or complementary estimate based on fewer than five responses.

These values may not sum correctly to the total due to other types of manufactured housing units, such as two story units.

It can be discouraging for loan applicants desiring purchase of an affordable manufactured home to have a difficult time securing financing. Both subprime and manufactured home lenders tend to take on a more risky homebuyer, which costs the prospective homeowner more for homeownership. These types of lending tools for entering the homeownership market and building wealth for the housing consumer may not be in the best long-term interest of the homebuyer.

The overall decrease in loan denial rates since 2000, seen when analyzing combined data from the three types of lenders, is primarily due to the lower level of activity by manufactured home lenders. The decrease in manufactured home lenders' influence on the average, not any particular initiative implemented by the mortgage market, resulted in lower denial rates since 2000.

Table V.15 presents additional data about the three types of lenders. The table shows the average loan size for owner-occupied homes, separated by the three lender types. Subprime lenders provided the largest average loans, \$46,633, to people earning less than \$15,000 per year, which may be of concern for those with the most modest of means.

TABLE V.15
HOME MORTGAGE DISCLOSURE ACT DATA
AVERAGE LOAN AMOUNT BY INCOME LEVEL, ORIGINATED HOME LOAN APPLICATIONS: OWNER-OCCUPIED BY LENDER TYPE
MONTANA: 1993 THROUGH 2002

Lender Type	Less than \$15,000	\$15,000-\$30,000	\$30,000-\$45,000	\$45,000-\$60,000	\$60,000-\$75,000	More than \$75,000	Average Loan Amount
Prime Lender	\$45,419	\$61,124	\$81,838	\$97,320	\$111,846	\$149,943	\$92,238
Subprime Lender	\$46,633	\$54,042	\$69,103	\$83,206	\$101,873	\$148,687	\$89,547
Manufactured Home Lender	\$23,049	\$33,777	\$42,629	\$50,706	\$52,735	\$51,917	\$39,698
Average Loan Amount	\$40,636	\$55,636	\$76,636	\$93,207	\$108,505	\$146,113	\$86,118

Tables V.16 through V.18 separate the three types of lenders and compare the loan denial rates for each lender by race and ethnicity. Table V.16 shows that prime lenders denied Native Americans at the highest rate, an average of 31.1 percent over the time period. Hispanics were denied at the second-highest rate, 20.4 percent. Whites and Asians had the lowest denial rates overall. Native Americans and blacks were denied at the highest rates, 23.5 percent and 22.2 percent, respectively, in 2002.

TABLE V.16
HOME MORTGAGE DISCLOSURE ACT DATA
DENIAL RATES ON HOME LOAN APPLICATIONS: OWNER-OCCUPIED HOMES BY RACE
PRIME LENDERS: MONTANA: 1993 THROUGH 2002

Race	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	Total
Native American	7.8%	20.8%	21.9%	33.0%	37.7%	42.1%	37.4%	28.4%	30.1%	23.5%	31.1%
Asian or Pacific Islander	4.0%	20.0%	10.0%	11.1%	25.0%	17.6%	17.9%	4.9%	20.9%	6.7%	13.6%
Black	10.5%	12.5%	22.2%	33.3%	20.0%	11.1%	10.0%	9.1%	5.9%	22.2%	15.9%
Hispanic	18.8%	20.6%	21.7%	29.2%	30.8%	17.3%	17.3%	20.7%	18.0%	11.1%	20.4%
White	12.0%	11.0%	10.9%	15.3%	18.1%	14.0%	12.6%	11.0%	8.3%	8.8%	12.2%
Other	0.0%	20.0%	12.5%	19.2%	12.9%	20.0%	11.5%	16.7%	16.7%	14.0%	14.7%
Total Prime Lenders	12.2%	12.1%	11.6%	17.4%	19.2%	14.9%	14.7%	12.1%	9.6%	11.8%	13.6%

Table V.17 shows a great deal of fluctuation in denial rates by subprime lenders. Between 1993 and 2002, 4,185 loans were originated for whites and 251 were originated for Native Americans, as shown in Appendix C. Native Americans were denied most frequently, at 70.5 percent, followed closely by blacks. Overall, the denial rates declined in 2001 and 2002. Because there are far fewer loan applications in the subprime market, the percentage values shown below do not provide sufficient information to draw sound conclusions.

TABLE V.17
HOME MORTGAGE DISCLOSURE ACT DATA
DENIAL RATES ON HOME LOAN APPLICATIONS: OWNER-OCCUPIED HOMES BY RACE
SUBPRIME LENDERS: MONTANA: 1993 THROUGH 2002

Race	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	Total
Native American	0.0%	83.7%	25.0%	59.0%	86.5%	85.7%	70.5%
Asian or Pacific Islander	.	.	0.0%	0.0%	50.0%	66.7%	.	36.4%	0.0%	55.6%	40.0%
Black	66.7%	50.0%	60.0%	100.0%	50.0%	64.7%
Hispanic	.	0.0%	.	0.0%	50.0%	90.9%	45.5%	70.0%	63.6%	53.3%	54.2%
White	.	37.5%	23.5%	20.6%	21.5%	57.1%	35.8%	48.8%	49.0%	44.7%	44.9%
Other	50.0%	.	80.0%	54.5%	0.0%	0.0%	57.7%
Total Subprime Lenders	.	33.3%	21.1%	20.7%	23.8%	59.4%	39.2%	51.6%	51.4%	48.0%	47.7%

Manufactured home lenders consistently have a much higher denial rate, regardless of race, as shown in Table V.18. The denial rates for all races were high, with Native Americans denied most frequently and blacks and whites denied at the lowest rate. As noted previously in Table V.14, the number of manufactured housing loan applications

fell dramatically during the last ten years. While denial rates continue to be quite high, the degree to which manufactured home lenders were used was considerably less in 2002 than in prior years.

TABLE V.18
HOME MORTGAGE DISCLOSURE ACT DATA
DENIAL RATES ON HOME LOAN APPLICATIONS: OWNER-OCCUPIED HOMES BY RACE
MANUFACTURED HOME LENDERS: MONTANA: 1993 THROUGH 2002

Race	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	Total
Native American	68.8%	53.2%	71.8%	76.9%	81.0%	87.7%	85.4%	87.9%	90.3%	85.7%	83.7%
Asian or Pacific Islander	33.3%	33.3%	69.6%	70.0%	94.1%	82.1%	75.0%	62.5%	80.0%	100.0%	72.6%
Black	100.0%	33.3%	69.2%	58.3%	42.1%	58.3%	86.7%	92.3%	100.0%	100.0%	66.7%
Hispanic	60.0%	64.7%	73.9%	76.5%	73.2%	79.2%	89.8%	84.1%	72.7%	66.7%	78.7%
White	45.5%	49.6%	58.3%	65.6%	64.9%	71.4%	72.2%	78.2%	80.6%	81.5%	66.7%
Other	0.0%	60.0%	42.9%	77.8%	69.2%	71.4%	71.9%	72.3%	72.7%	66.7%	70.6%
Total Manufactured Home Lenders	47.5%	50.1%	59.0%	66.2%	66.3%	73.5%	73.5%	81.3%	81.8%	83.2%	70.1%

Table V.19 presents the loan denial rates by race, as segmented by level of income. Native Americans tend to have a substantially higher denial rate overall. Native Americans at each of the six income levels are denied more frequently than people of any other race. The disparity is particularly obvious at the highest income level, where 43.2 percent of Native Americans are denied. This is almost 15 percent higher than the next highest category ("other") and more than three times the denial rate for any other specific race. The data on denial rates suggest that income is not the only hurdle Montana's Native Americans must overcome on their way to homeownership.

TABLE V.19
HOME MORTGAGE DISCLOSURE ACT DATA
DENIAL RATES BY INCOME CATEGORIES AND BY RACE
MONTANA: 1993 THROUGH 2002

Race	Less than \$15,000	\$15,000- \$30,000	\$30,000- \$45,000	\$45,000- \$60,000	\$60,000- \$75,000	More than \$75,000	Total
Native American	77.1%	72.8%	59.3%	53.0%	37.5%	43.2%	64.1%
Asian or Pacific Islander	69.2%	48.3%	26.0%	22.4%	15.8%	14.3%	33.8%
Black	68.2%	53.3%	35.9%	17.5%	20.0%	13.0%	39.6%
Hispanic	65.2%	48.5%	33.8%	23.0%	11.1%	13.2%	37.7%
White	59.2%	37.6%	24.0%	17.6%	13.5%	12.1%	26.8%
Other	74.5%	60.3%	43.2%	31.8%	27.7%	28.6%	46.7%
Total All Lenders	62.1%	42.3%	27.4%	20.2%	15.0%	13.8%	30.3%

Data concerning home improvement loan applications, first presented in Table V.5, was used to evaluate other prospective problems in the state's lending markets. Table V.20 shows that the majority of the 45,102 home improvement loan applications received between 1993 and 2002 were intended for owner-occupied

housing units. The number of applications for owner-occupied home improvement loans declined appreciably from 5,018, seen in 1999, to 3,822 in 2002.

TABLE V.20				
HOME MORTGAGE DISCLOSURE ACT DATA				
HOME IMPROVEMENT LOAN APPLICATIONS				
MONTANA: 1993 THROUGH 2002				
Year	Owner-Occupied	Not Owner-Occupied	Not Available	Total Loan Applications
1993	2,053	49	164	2,266
1994	2,362	103	399	2,864
1995	2,388	85	1,622	4,095
1996	4,825	196	355	5,376
1997	4,959	233	627	5,819
1998	4,745	282	365	5,392
1999	5,018	174	315	5,507
2000	4,570	168	370	5,108
2001	4,669	154	30	4,853
2002	3,661	154	7	3,822
Total	39,250	1,598	4,254	45,102

Of the 39,250 owner-occupied home improvement loan applications in the decade, just over 24,000 loans were originated. Of the total, 8,848 applications were denied, including 851 in 2002, as seen in Table V.21. This represents an average denial rate of 26.9 percent, although the yearly denial rate has been consistently higher than the average since 1998. The numbers of denied and originated home improvement loan applications in 2002 were the lowest since 1995.

TABLE V.21								
HOME MORTGAGE DISCLOSURE ACT DATA								
LOAN ACTION TAKEN ON OWNER-OCCUPIED HOME IMPROVEMENT LOAN APPLICATIONS								
MONTANA: 1993 THROUGH 2002								
Year	Loan Originated	Approved But not Accepted	Loan Denied	Withdrawn By Applicant	Closed for Incompleteness	Loan Purchased By the Institution	Total	Average Denial Rate
1993	1,491	207	303	51	0	1	2,053	16.9%
1994	1,703	257	350	45	6	1	2,362	17.0%
1995	1,725	286	338	35	4	0	2,388	16.4%
1996	3,028	636	1,061	79	16	5	4,825	25.9%
1997	3,116	554	1,104	125	22	38	4,959	26.2%
1998	2,851	545	1,214	89	18	28	4,745	29.9%
1999	2,954	511	1,267	229	30	7	5,018	30.0%
2000	2,586	517	1,211	179	28	49	4,570	31.9%
2001	2,454	419	1,149	379	115	153	4,669	31.9%
2002	2,175	387	851	192	42	14	3,661	28.1%
Total	24,083	4,319	8,848	1,403	281	316	39,250	26.9%

The 24,083 originated home improvement loans were segmented by income of the loan recipient, as seen in Table V.22. Over the 10-year period, 1,038 home improvement loans were made to households with incomes less than \$15,000. Another 4,898 loans were granted to households earning between \$15,000 and \$30,000. The greatest numbers of home improvement loans were provided to households in the \$30,000 to \$45,000 income bracket.

TABLE V.22
HOME MORTGAGE DISCLOSURE ACT DATA
OWNER-OCCUPIED HOME IMPROVEMENT LOANS ORIGINATED BY INCOME
MONTANA: 1993 THROUGH 2002

Year	Missing	Less than \$15,000	\$15,000- \$30,000	\$30,000- \$45,000	\$45,000 - \$60,000	\$60,000- \$75,000	More than \$75,000	Total
1993	80	80	387	432	297	102	113	1,491
1994	22	90	428	465	391	151	156	1,703
1995	21	108	419	489	360	167	161	1,725
1996	45	153	645	830	664	347	344	3,028
1997	51	139	629	859	724	372	342	3,116
1998	55	97	547	743	639	339	431	2,851
1999	106	115	527	729	676	370	431	2,954
2000	41	108	468	640	565	302	462	2,586
2001	53	66	460	575	505	343	452	2,454
2002	81	82	388	502	427	294	401	2,175
Total	555	1,038	4,898	6,264	5,248	2,787	3,293	24,083

Table V.23 presents the average size of home improvement loans by level of household income and type of lender. The subprime lenders tend to make larger average home improvement loans than the other lenders. This was particularly true for the very lowest income households. These households earned under \$15,000 per year and received 56.5 percent larger loans from subprime as opposed to prime lenders. Putting very low-income homeowners in such significant debt positions may place the homeowners at risk of foreclosure.

TABLE V.23
HOME MORTGAGE DISCLOSURE ACT DATA
OWNER-OCCUPIED HOME IMPROVEMENT: AVERAGE LOAN AMOUNT
MONTANA: 1993 THROUGH 2002

Income Range	Prime	Subprime	MFG Home
< \$15,000	6,992	12,360	9,227
\$15 - \$30,000	10,517	15,218	12,213
\$30 - \$45,000	12,805	15,663	13,191
\$45 - \$60,000	15,009	17,970	13,929
\$60 - \$75,000	18,313	17,820	15,968
> \$75,000	25,605	26,958	13,635

The number of home improvement loans originated by income level is presented in Table V.24. The great majority of the originated loans, 22,009, came from prime lenders. All lenders were most active in the \$15,000 to \$60,000 income brackets.

TABLE V.24 HOME MORTGAGE DISCLOSURE ACT DATA OWNER-OCCUPIED HOME IMPROVEMENT LOANS ORIGINATED BY LENDER TYPE MONTANA: 1993 THROUGH 2002				
Income Range	Prime	Subprime	MFG Home	Total
Missing	552	2	1	555
< \$15,000	950	66	22	1,038
\$15 - \$30,000	4,389	298	211	4,898
\$30 - \$45,000	5,607	380	277	6,264
\$45 - \$60,000	4,816	235	197	5,248
\$60 - \$75,000	2,582	111	94	2,787
> \$75,000	3,113	95	85	3,293
Total	22,009	1,187	887	24,083

2004 Fair Housing Survey

During the spring of 2004, a series of 100 telephone surveys were conducted to assess fair housing compliance and perceived impediments to fair housing in Montana. Survey respondents included representatives of nine different employment categories involved in the provision of housing or housing-related services, as seen in Table V.25. Forty-two respondents were property managers or real estate brokers. The survey did not include bankers, mortgage brokers, or representatives from insurance agencies. Survey results provide qualitative insights into various issues pertaining to fair housing.

TABLE V.25 SURVEY RESPONDENT ORGANIZATIONS 2004 MONTANA FAIR HOUSING SURVEY	
Organization	Respondents
Property Managers	21
Real Estate Brokers	21
In-Need Service Providers	16
State/Local Government Officials	12
Nonprofit and Agency Providers	9
Real Estate Developers	6
Public Housing Authorities	6
Fair Housing and Low-income Providers	5
Tribal Representatives	4
Total	100

Understanding of Fair Housing Law. Montana law states that it is illegal to make decisions about housing in relation to age, creed, familial status, handicap/disability, marital status, national origin, race/color, religion, or sex. One goal of the telephone

survey was to assess respondents' knowledge of state and federal fair housing law. A quarter of all respondents thought that fair housing law protects "everyone," and another 19 either said they did not know who is protected, or named protected groups that are not protected classes.

These results support a finding in HUD's 2002 "How Much Do We Know" study. That study involved a nationwide survey of 1,100 adults and was intended to determine the degree of knowledge of fair housing law among average American citizens. The survey found "relatively widespread – although not universal – knowledge of some core fair housing law protections and prohibitions dealing with race, religion, and ethnicity."³³

Given that the respondents to the Montana Fair Housing Survey were individuals who work in housing-related fields, it may be inferred from the responses shown in Table V.26 that the general public has less knowledge of fair housing than do respondents to the survey. Consequently, increased outreach and education for housing professionals, as well as for the general public, may be desirable.

TABLE V.26	
UNDERSTANDING OF FAIR HOUSING LAW	
2004 MONTANA FAIR HOUSING SURVEY	
Who is protected by fair housing law?	Number
Partial list of protected classes	35
People/residents/everyone	25
Correctly listed the protected classes	21
Don't know	8
Landlords and tenants	5
Low-income	3
Tenants	2
People with HIV/AIDS	1

Another method used to assess respondents' knowledge and understanding of fair housing law involved asking where they would refer a person who was a victim of housing discrimination. Forty-four respondents indicated that they would refer the individual to Montana Fair Housing, HUD, or Montana's HRB. Responses are highlighted in Table V.27.

The majority of respondents, 56, said they did not know where to refer the person, or indicated they would refer the individual to agencies or entities that do not process fair housing allegations. This could delay the complaint process, and represents a prospective impediment to affirmatively furthering fair housing. Continuing to educate Montana citizens about the primary agencies responsible for handling fair housing complaints and questions, as well as adopting a more uniform system for referring individuals to fair housing advocacy organizations may be appropriate.

³³ *How Much Do We Know?* United States Department of Housing and Urban Development, Office of Policy Research and Development, 2002, vii. Results available at <http://www.huduser.org/Publications>.

TABLE V.27
ADVICE FOR VICTIMS OF HOUSING
DISCRIMINATION

2004 MONTANA FAIR HOUSING SURVEY

Resource	Number
Montana Fair Housing	32
HUD	10
Local legal services	9
Don't know	9
Department of Commerce	5
Housing office in Helena	4
Local housing authority	4
State or federal government	3
Montana Board of Housing	2
Great Falls Housing	2
Montana PIRG	2
Montana Human Rights Bureau	2
Billings Association of Realtors	1
Board of Realty	1
Chamber of Commerce	1
Fair housing board	1
Fair housing hotline	1
Governor or legislator	1
Helena Fair Housing	1
Helena Housing Authority	1
HRDC	1
Human Resource Council	1
Local university	1
Montana Legal Services	1
Montana People's Action	1
Provide a list of options	1
Social services in town	1
Welfare office	1
www.realtor.org	1

Fair Housing Concerns. Several survey questions were designed to explore issues related to opinions of fair housing law and its application in Montana. Survey respondents overwhelmingly stated fair housing law serves a useful purpose, yet 47 of the respondents also said they have concerns about fair housing. The most common concerns expressed by respondents were the following:

1. Rental discrimination, particularly by unregulated landlords, is taking place against Native Americans and, to a lesser extent, against other members of protected classes.
2. Many residences, both new and old, are not in compliance with fair housing design and construction standards and accessibility regulations.
3. Enhanced fair housing instruction and training is needed in rural areas of the state, along with tailored education to meet the interests and needs specific to rural areas. Respondents also favored additional education for inspectors, contractors, and others in the building industry.

4. Violations of fair housing law often are not reported because, among other reasons, the victims do not know the law, fear repercussions, or lack the time and resources necessary to pursue claims.

Sixty-one respondents to the survey said they did not know where fair housing problems exist in the state, or were not willing to speculate based on stories they had heard. Of the 31 respondents who knew of an instance of discrimination, 22 said discrimination related to a failure to rent to minorities or to large families. Other examples given by respondents included failure to accommodate the physically or mentally disabled. Seventy-one respondents did not feel that city, county, or state policies adversely affect fair housing.

Of the 26 respondents who favored enhancing fair housing law, nine specifically said greater enforcement is most needed. Forty-two respondents said a new state fair housing plan is needed, as noted in Table V.28. Five of the 31 respondents opposed to a new fair housing plan indicated that affordable housing should be the priority, and five respondents indicated they did not favor a plan because it would increase bureaucracy.

TABLE V.28
FAIR HOUSING CONCERNS—SUMMARY TABLE
2004 MONTANA FAIR HOUSING SURVEY

Question	Yes	No	Don't know
Does the fair housing law serve a useful purpose?	98	2	0
Do you have concerns about fair housing?	47	50	3
Are there areas in the state with fair housing problems?	39	0	61
Do you know of unfair housing practices or discrimination?	31	69	0
Are city, county, or state policies adversely affecting fair housing?	14	71	15
Do you think the state needs to enhance its fair housing law?	26	53	21
Do you see a need for a state fair housing plan?	42	31	27

Education. As pointed out in HUD's "How Much Do We Know?" survey, the premise underlying programs that promote awareness of fair housing law is that education is a necessary step to reduce discrimination. The HUD survey found evidence showing "some association between awareness of the law, recognition of conduct perceived to contradict the law, and willingness to respond to such conduct."³⁴ In sum, HUD's survey results support the need for continued education and outreach efforts that promote better public understanding of fair housing law. This finding was supported in the Montana Fair Housing Survey, with 55 respondents suggesting that more outreach and education about fair housing is needed.

Sixty-two of the survey respondents said they had taken part in a specific training process concerning fair housing. Sixty-one respondents said they did not find fair housing law difficult to work with, understand or follow. Despite their own sense of

³⁴ *Ibid*, Executive Summary, x.

understanding, however, 55 respondents said more outreach and education should still be done about fair housing. These results are shown in Table V.29.

TABLE V.29
FAIR HOUSING EDUCATION – SUMMARY TABLE
2004 MONTANA FAIR HOUSING SURVEY

Question	Yes	No	Don't know
Is fair housing law difficult to work with, understand, or follow?	35	61	4
Did you go through a specific training process about fair housing?	62	38	0
Is there enough outreach and education about fair housing?	38	55	7

A difference was revealed in the level of education about fair housing law received by survey respondents in urban versus rural areas and, more generally, between those on the east side of the state as compared to those on the west side of the state. Eight respondents from rural areas said that they were unable to attend fair housing training sessions because the sessions were too far away, resulting in high travel and hotel costs, as well as too much time away from their local office.

One respondent in eastern Montana said, “Most training is on the west side of the state, and it’s hard to get there. It takes up pretty much a week. I think the closest they’ve been is in Billings, which is 145 miles from us.” Later in the interview, the respondent described confusion regarding a senior citizen and whether her pet was in fact a service animal. The respondent said, “Sometimes I’m just not sure of what is legal,” and added, “We should have someone on this end of the state who is trained to give answers about things.”

Eleven respondents acknowledged the difficulty of educating people about fair housing when the people seemingly do not want to be educated and do not voluntarily show up for training sessions. One respondent said, “I would say low-income people in general are suffering the most because they’re unaware of their rights and sometimes don’t attend informative meetings. There are opportunities for them to get educated, but they don’t go.”

Regardless of the difficulties, the need for more education for low-income people, tenants, and non-English speaking people was mentioned repeatedly. Seven respondents suggested that in-need populations could be targeted by such methods as offering information and training at senior centers, in schools, at health agencies, and at local nonprofit organizations that serve in-need populations. Three respondents said they would be interested in putting fair housing training on the agenda for future community activities, if trainers were available. One respondent said he already provides successful fair housing training sessions at senior centers near his rural community, but he lacks the financial resources necessary to provide such outreach on a regular basis.

To serve the Native American population in particular, respondents encouraged implementing the following: more outreach near reservations; cultural training for fair

housing educators and trainers; more oral rather than written training; and more accessible written language in educational materials.

Respondents said some landlords need more education about fair housing law. Dissatisfaction with the practices of “mom-and-pop landlords” was indicated by 20 respondents, who said it seemed unfair that the discriminatory actions of these unregulated landlords have gone undetected and are not adequately punished when they are discovered.

Two building officials and developers also suggested education needs to be increased for people in decision-making positions. For example, one building official said he has been told to ignore fair housing regulations because they are too costly. He feels that he must comply with his employer’s wishes, so the discriminatory action trickles down, in effect, from owner to designer to builder. Three building officials contacted for the survey said they want more information and training about how to combine fair housing law with building codes and other requirements. Four respondents emphasized that both elected and appointed government officials need to be better educated about fair housing law so that discriminatory policies are not allowed or perpetuated on a city, county, or statewide level.

Barriers to Fair Housing. The most frequently cited barrier to fair housing was the lack of education about fair housing law, which 27 respondents said was leading to unintended violations of the law. Respondents suggested that discrimination and prejudice are also common barriers to compliance with fair housing law. Three respondents said increased enforcement was the key to dealing with those who discriminate based on racial or other prejudices.

The third most common barrier cited by respondents related to unregulated landlords. Respondents noted concerns with landlords who are not trained in fair housing compliance and do not receive adequate information about fair housing law. Respondents suggested these unregulated landlords are violating fair housing law, often due to their lack of awareness or knowledge of the law. The complete list of respondents’ perceived barriers to fair housing are listed in Table V.30.

TABLE V.30
PERCEIVED BARRIERS TO FAIR HOUSING
2004 MONTANA FAIR HOUSING SURVEY

Barriers³⁵	Number
Lack of knowledge about fair housing law	29
Discrimination/Prejudice	25
Actions by landlords	25
Don't know	19
Covert discrimination	10
No barriers exist	10
Fear	5
Money	4
Lack of enforcement	3
Confusing codes	2
Actions by bad renters leads to discrimination	1
Lack of affordable housing	1

Codes and Regulations. Forty-seven respondents said they did not know of codes or regulations that represent barriers to fair housing choice. Eight respondents said the lack of compliance with accessibility regulations is a problem. Three respondents expressed confusion about how to combine fair housing regulations with ADA protocols and building codes, indicating that this confusion leads to unintentional violations of fair housing law. The lack of understanding of the codes was said to result in violations detected after construction and therefore after such violations could have been easily remedied or prevented. These responses indicate a need for educational efforts targeted at inspectors, contractors, and others in the building industry, ensuring their full understanding of the state's interpretation of fair housing law.

Three respondents also expressed a desire to become engaged in a partnership with state agencies involved in interpreting and applying fair housing law. Encouraging that partnership, as well as increasing communication between representatives of the disabled community and those in the building industry, may help to decrease misunderstandings about the law.

Fair Housing Testing. Fair housing tests were first developed by public and private fair housing agencies as a method for determining the validity of fair housing complaints.³⁶ Testing refers to the use of individuals who, without any real intent to rent or purchase a home, apartment, or other dwelling, pose as prospective buyers or renters of real estate for the purpose of gathering information, which may indicate whether a housing provider is complying with fair housing laws. By the early 1970s, many fair housing groups were using fair housing testing and presenting evidence from the tests in court. Tests are now conducted both randomly and based on complaints.

³⁵ Multiple responses were counted separately.

³⁶ *A National Report Card on Discrimination in America*, "The Role of Testing," by John Yinger. Available at <http://www.urban.org>.

Survey participants were asked whether Montana should do more or less fair housing testing. Respondents generally favored testing, with just 15 respondents suggesting that testing should be reduced, as shown in Table V.31. Twenty-one respondents answered “don’t know” to the question, indicating they did not know what fair housing testing was, how much testing was currently done, and/or whether more or less testing should be done.

Another 12 respondents said more testing should be done, but these responses were listed as “Maybe more/Wouldn’t hurt” because respondents appeared to be indicating that they favor testing in a fairly ambivalent, “more testing is always good” manner. These respondents did not say that the state’s level of testing should be increased because of a specific lack of testing; rather, they expressed a philosophical belief in the value of fair housing testing.

TABLE V.31	
NEED FOR FAIR HOUSING TESTING	
2004 MONTANA FAIR HOUSING SURVEY	
Response	Number
More	32
Maybe more/Wouldn’t hurt	12
Don’t Know	21
Same	19
Less	15

The 15 respondents who said less fair housing testing should be done were generally outspoken in their objections to testing. These respondents were also more likely to indicate that the state should use its available funds on affordable housing and other priorities, not on testing. Those who wanted more testing generally felt that discrimination continues to be a problem and therefore must be monitored, despite any problems inherent to the testing system.

Summary

Complaint Data. Complaint data from HUD were examined for fiscal years 1993 through 2003. Of the 502 total complaints received over that time period, 159 related to disability, followed by familial status and race. In 2003, 32 complaints were received, the most since 1997. Of these, 22 related to disability, while none were based on race or color.

The most frequent outcome for the 502 complaints was settlement, which occurred in 51.4 percent of the cases. Another 27.7 percent of the cases were given a no-cause determination and 19.7 percent were abandoned due to administrative problems. Most of the issues brought forward to HUD related to discrimination in terms, conditions, or privileges relating to rentals or refusal to rent.

Montana Fair Housing received 421 allegations of fair housing discrimination in 2003, 91 more than received in 2002. Allegations include all contacts in which discrimination is

alleged. Most of these do not result in a formal complaint. In 2003, MFH received 95 allegations relating to familial status violations and 53 allegations concerning national origin. Twenty-one allegations concerning race or color were received in 2003.

The United States Department of Justice can investigate and prosecute cases of fair housing discrimination on behalf of HUD. The DOJ litigated two cases in 2003.

Home Mortgage Disclosure Act (HMDA) Data. Information from the HMDA database for the years 1993 through 2002 was collected and analyzed. A total of 446,892 loan applications were completed over the decade. Of the 184,418 loan applications for home purchases, 88.7 percent were for owner-occupied housing. The majority of the loan applications, 73.2 percent, were handled through conventional lenders. Average denial rates for owner-occupied home loan applications, which were as high as 37 percent in 2000, have declined, falling to 18.2 percent in 2002. The most common reasons cited for denial of loans was credit history followed by debt-to-income ratio.

The denial rates were analyzed by types of population and types of lender communities. Both males and females experienced declines in denial rates after 1998. The denial rate for females declined the most but remained higher than the denial rate for males. In 2002, whites had the lowest denial rates, at 13.3 percent, while Native Americans, at 42.0 percent, had the highest denial rates. Blacks had their loan applications denied 33.3 percent of the time in 2002, and the denial rate for Hispanics was 17.9 percent.

Prime lenders originated by far the greatest number of loans and had the lowest average denial rate, which was 11.8 percent in 2002. Subprime lenders had an average denial rate of 48.0 percent in 2002. Manufactured home lenders had an average denial rate of 83.2 percent in 2002, although just 101 loans were originated by manufactured home lenders in that year. Subprime lenders provided the largest average loans to households earning less than \$15,000 per year.

All three types of lenders denied Native Americans at the highest rate and whites at the lowest rate, both in 2002 and over the decade as a whole. Between 1993 and 2002, Native Americans were denied most often regardless of household income, including a 43.2 percent overall denial rate for those earning more than \$75,000 per year, as compared to a 12.1 percent denial rate for whites in the same income category.

Although higher loan denial rates for particular groups do not provide enough information to conclude that discriminatory lending practices exist, it does appear that minorities, particularly Native Americans, are having more difficulty than non-minorities in moving into homeownership.

Between 1993 and 2002, 45,102 home improvement loan applications were processed. During the 10-year period, 1,038 home improvement loans were issued to households with incomes less than \$15,000, with the average loan amount \$12,167 by subprime lenders and \$6,869 by prime lenders. The vast majority of originated loans came from prime lenders. All lenders were most active in the \$15,000 to \$60,000 income brackets.

2004 Fair Housing Survey. During the spring of 2004, 100 people representing nine employment categories involved in the provision of housing or housing-related services were contacted by telephone. Survey results provided qualitative insights into various issues pertaining to fair housing.

The survey showed nearly half of all respondents could not accurately say who is protected by fair housing law. More than half of all respondents did not know of a primary resource to which they should refer victims of housing discrimination. This could present a constraint or delay in access to the complaint process.

Respondents strongly favored increasing education and outreach about fair housing, including targeting in-need populations such as Native Americans and increasing outreach to rural areas of the state. Respondents also favored additional education about the nuances and interpretations of fair housing law, particularly for inspectors, contractors, and others in the building industry.

Respondents' most common concerns about fair housing included the following:

1. Rental discrimination, particularly by unregulated landlords, is taking place against Native Americans and, to a lesser extent, against members of other protected classes.
2. Many residences, both new and old, are not in compliance with fair housing design and construction standards and accessibility regulations.
3. Enhanced fair housing instruction and training is needed in rural areas of the state, along with tailoring of the education to meet the interests and needs specific to rural areas. Respondents also favored additional education for inspectors, contractors, and others in the building industry.
4. Violations of fair housing law often are not reported because, among other reasons, the victims do not know the law, fear repercussions, or lack the time and resources necessary to pursue claims.

Of the 31 respondents who said they knew of an instance of discrimination, 22 said the discrimination related to a failure to rent to minorities or large families. Respondents who favored enhancing fair housing law suggested that stronger enforcement was needed, but a slight majority of respondents said that fair housing law should not be enhanced.

The most frequently cited barrier to the provision of fair housing was lack of education about fair housing law. Discrimination and actions by unregulated landlords were also cited as barriers to fair housing. The respondents indicated support for increased fair housing testing, but there was strong opposition to testing by a minority of respondents. Twenty-one respondents said they did not know if more testing should be done.

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APPENDIX A

A Brief History of Fair Housing Law

- 1865: 13th Amendment:** Abolished slavery and all the "incidents and badges of slavery." The South responded with the Black Codes to regulate the legal and employment status of Black Americans.
- 1866: Civil Rights Act,** 42 U.S.C. 81982: All citizens of the United States shall have the same right, in every state and territory, as is enjoyed by white citizens thereof to inherit, purchase, lease, sell, hold and convey real and personal property.
- 1868: 14th Amendment:** Due process and equal protection of the law.
- 1883: Civil Rights Case** 109 U.S. 3 (1883): U.S. Supreme Court held that the 13th amendment did not prohibit private acts of discrimination.
- 1896: Plessey v. Ferguson** 163 U.S. 537 (1896): Doctrine of "separate but equal" established, effectively institutionalizing segregation in the United States.
- 1917: Buchanan v. Warley** 245 U.S. 60: Racial zoning declared unconstitutional.
- 1924: Indian Citizenship Act:** American Indians granted citizenship.
- 1948: Shelley v. Kramer** 334 U.S. 1: State courts could not enforce restrictive covenants on the basis of race, religion, or national origin.
- Hur v. Hodge** 334 U.S. 23: Same constraints on federal courts concerning restrictive covenants.
- 1949: 42 U.S.C.** 51441: Congress set a national goal of a decent home and suitable living environment for every American family.
- 1954: Brown v. Board of Education of Topeka** 344 U.S.C. 1 (1954) Reversed the doctrine of separate but equal.
- 1962: Executive Order 11063 on Equal Housing Opportunity:** President Kennedy directed all federal departments and agencies having programs and activities related to housing and urban development to eliminate racial discrimination in federally assisted housing.
- 1964: Title VI of the Civil Rights Act:** Prohibiting discrimination in programs or activities receiving federal financial assistance.
- 1968: Jones v. Alfred Mayer Co.,** 292 U.S. 409, 1 EOH SI3,011 (1968): Racial discrimination in housing is one of the "badges and incidents of slavery."
- Federal Fair Housing Act** April, 1968: Illegal to discriminate in the area of housing because of a person's race, color, religion, and national origin.
- Newbern v. Lake Lorelie. Inc.,** 308 F.Supp. (S.D. Ohio 1968): The use of testers was upheld. A tester does not engage in entrapment if all that is offered is a "favorable opportunity" to discriminate.
- 1972: U.S. Supreme Court** decides that recording restrictive deeds violates the 5th Amendment and the Fair Housing Act of 1968.
- 1972: U.S. v. Hunter,** 459 F. 2d 205 (4th Cir.), cert. denied, 409 U.S. 934 (1972):

(1) applies to newspapers and other media that carry discriminatory advertising even though someone else drafted and placed the ad; (2) applying fair housing law to advertising does not violate the first amendment's freedom of speech; (3) whether a particular ad violates fair housing law is determined by how an ordinary reader would naturally interpret the ad.

1973: Rehabilitation Act of 1973, Section 504: No otherwise qualified individual with handicaps in the United States, as defined in Section 706(8) of this title shall, solely by reason of his/her handicap, be excluded from the participation, be denied the benefits of, or subjected to discrimination under any program or activity receiving federal financial assistance or under any program or activity conducted by any Executive Agency or by the United States Postal Service.

1974: Montana Human Rights Act: Protected people with disabilities and protected people based on their age.

Federal Fair Housing Act amended to include sex as a protected class.

Equal Opportunity Credit Act passed as amendments to Title VIII of the Consumer Credit Protection Act prohibiting creditors from discriminating in consumer credit transactions. In 1976, the range of protection was expanded to include race, color, national origin, religion, age, and receipt of public benefits, but not familial status or disability. It covers all aspects of a credit transaction and requires creditors to notify rejected applicants of the reasons of an adverse action against them. It requires every lender, upon request, to provide a copy of the appraisal report prepared as part of the loan application process.

1975: Home Mortgage Disclosure Act: requires most lenders to annually disclose information about their residential mortgage lending activities. HMDA is the principal tool used for evaluating lender performance under CRA.

1975: Zuch v Hussey, 394 F.Supp 553 1028, 1 EOH S13, 706 (1975) Evidence gathered as a result of testing may be the only competent evidence available to prove that the defendants engaged in unlawful conduct. (Blockbusting.)

1977: Community Reinvestment Act: designed to combat the practice of redlining. It requires financial institutions to "serve the convenience and needs of the communities in which they are chartered to do business," including low- and moderate-income neighborhoods.

1980: Executive Order 12259 by President Carter: establishment of the President's Committee on Equal Opportunity in Housing.

1982: Havens Realty Corporation v. Coleman, 455 U.S. 372 (1982): U.S. Supreme Court affirmed the standing of a minority tester and fair housing organizations to sue on their own behalf under Title VIII of the Civil Rights Act of 1968.

1983: Shellhammer v. Lewallen (W.D. Ohio Nov. 22, 1983) 4 Eq. Opportunity in House Rep. (P-H) par. 15,472; aff'd without published opinion (6th Cir. 1985) 770 F.2d 167: A federal court held that the sex discrimination prohibition of the federal fair housing act applies to sexual harassment in housing.

1987: Housing and Community Development Act: Authorized HUD Fair Housing Initiatives Program (FHIP) and federal funding of private fair housing groups for complaint-based testing.

1988: 1968 Fair Housing Act amended: to include families with children and people with disabilities; also included stronger enforcement provisions.

1991: Montana Human Rights Act M.C.A. 49-2-305 amended: to include marital status; amended to become substantially equivalent with Federal Fair Housing Act.

Montana Human Rights Act amended to include marital status and to become substantially equivalent with the Federal Fair Housing Act.

- 1994: Executive Order** by President Clinton commits all executive agencies of the federal government for the first time to affirmative implementation of fair housing laws; expands Executive Order 11063 to protect people who are disabled and to families with children. The Executive Order also creates a President's Fair Housing Council comprised of Cabinet-level representatives.
- 1995: The Housing for Older People Act (HOPA)** makes several changes to the 55 and older exemption. First, it eliminates the requirement that 55 and older housing have "significant facilities and services" designed for the elderly. Second, HOPA establishes a "good faith reliance" immunity from damages for people who in good faith believe that the 55 and older exemption applies to a particular property, if they do not actually know that the property is not eligible for the exemption and if the property has formally stated in writing that it qualifies for the exemption.
- 1997: Montana Human Rights Act M.C.A.** amended: to eliminate the Human Rights Commission and establish a Human Rights Bureau. Also amended terms regarding acceptance of complaint by Human Rights Bureau and period of time complaint could be filed following alleged fair housing violation.
- 1999: HUD implements HOPA** and explains in detail those provisions of the Fair Housing Act that pertain to senior housing.
- 2000: Executive Order** by President G. W. Bush eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally-assisted and federally conducted programs and activities.
- 2001: Executive Order** by President G.W. Bush seeks to place qualified individuals with disabilities in community settings whenever appropriate and encourages full enforcement of Title II of the ADA. The order requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for people with disabilities.

APPENDIX B

Census 2000, BLS and BEA Data Tables

TABLE B.1
DISABLED BY TYPE OF DISABILITY
MONTANA BY COUNTY, 2000 CENSUS

COUNTY	Sensory	Physical	Mental	Self-Care	Go-outside-home	Employment	Two or more types	Total
Beaverhead	209	201	99	0	56	189	645	1,399
Big Horn	224	258	108	22	155	868	971	2,606
Blaine	160	214	94	0	46	96	455	1,065
Broadwater	80	138	79	0	8	131	369	805
Carbon	139	309	154	5	35	167	723	1,532
Carter	36	42	7	0	4	100	91	280
Cascade	1,320	2,409	1,265	32	585	2,007	6,340	13,958
Chouteau	94	134	86	8	68	102	372	864
Custer	239	309	215	15	131	172	982	2,063
Daniels	25	63	21	0	27	36	146	318
Dawson	190	172	108	7	52	246	606	1,381
Deer Lodge	166	380	160	7	143	265	969	2,090
Fallon	65	100	31	2	24	53	127	402
Fergus	249	348	149	20	75	287	913	2,041
Flathead	1,230	2,086	787	11	401	1,735	5,227	11,477
Gallatin	808	1,167	1,107	9	342	1,260	2,745	7,438
Garfield	11	19	12	3	1	136	51	233
Glacier	322	363	144	9	51	226	962	2,077
Golden Valley	36	36	41	0	7	42	54	216
Granite	79	101	28	1	15	132	223	579
Hill	229	393	296	4	166	315	1,222	2,625
Jefferson	136	262	142	7	48	174	675	1,444
Judith Basin	65	54	32	0	34	42	153	380
Lake	579	915	370	16	109	581	2,171	4,741
Lewis and Clark	797	1,560	778	14	301	1,375	4,049	8,874
Liberty	28	35	26	0	38	34	161	322
Lincoln	363	721	236	0	148	375	2,169	4,012
McCone	48	68	19	0	27	33	104	299
Madison	159	197	69	4	44	111	437	1,021
Meagher	51	51	16	0	8	45	124	295
Mineral	103	126	48	0	21	100	378	776
Missoula	1,664	1,889	1,946	46	494	1,930	6,003	13,972
Musselshell	76	219	47	0	18	101	362	823
Park	292	442	133	12	133	507	1,238	2,757
Petroleum	15	11	8	0	2	11	29	76
Phillips	120	145	81	7	36	86	355	830
Pondera	116	163	126	0	72	242	497	1,216
Powder River	37	39	18	0	3	127	84	308
Powell	122	202	149	3	42	234	428	1,180
Prairie	30	25	12	0	6	22	87	182
Ravalli	717	1,043	521	0	324	808	2,808	6,221
Richland	163	246	89	14	114	189	669	1,484
Roosevelt	264	311	110	2	54	244	611	1,596
Rosebud	221	243	170	12	44	184	586	1,460
Sanders	220	493	173	2	37	283	1,146	2,354
Sheridan	60	105	21	0	61	48	333	628
Silver Bow	461	1,035	441	48	261	943	2,804	5,993
Stillwater	147	213	105	4	55	239	651	1,414
Sweet Grass	69	101	38	0	26	44	240	518
Teton	128	163	56	2	58	130	518	1,055
Toole	92	143	46	0	68	121	414	884
Treasure	19	22	13	0	17	6	54	131
Valley	126	279	112	3	55	155	641	1,371
Wheatland	36	80	28	1	22	47	181	395
Wibaux	30	31	16	0	11	76	90	254
Yellowstone	1,863	3,382	2,319	31	996	3,251	9,175	21,017
Montana	15,328	24,256	13,505	383	6,179	21,463	64,618	145,732

TABLE B.2
DISABLED BY AGE
MONTANA BY COUNTY, 2000 CENSUS

COUNTY	5-15 years	16-20 years	21-64 years	65 years or older	Total
Beaverhead	30	111	757	501	1,399
Big Horn	118	166	1,864	458	2,606
Blaine	68	34	593	370	1,065
Broadwater	68	18	459	260	805
Carbon	103	39	784	606	1,532
Carter	10	10	161	99	280
Cascade	968	662	8,092	4,236	13,958
Chouteau	58	33	445	328	864
Custer	94	71	1,101	797	2,063
Daniels	10	10	161	137	318
Dawson	75	83	804	419	1,381
Deer Lodge	78	118	1,158	736	2,090
Fallon	23	19	210	150	402
Fergus	105	85	1,026	825	2,041
Flathead	572	453	6,945	3,507	11,477
Gallatin	460	596	4,421	1,961	7,438
Garfield	6	13	142	72	233
Glacier	185	73	1,276	543	2,077
Golden Valley	28	6	112	70	216
Granite	30	18	344	187	579
Hill	185	136	1,531	773	2,625
Jefferson	88	78	884	394	1,444
Judith Basin	24	10	201	145	380
Lake	202	230	2,874	1,435	4,741
Lewis and Clark	368	368	5,621	2,517	8,874
Liberty	21	15	172	114	322
Lincoln	150	89	2,568	1,205	4,012
McCone	6	14	121	158	299
Madison	28	31	544	418	1,021
Meagher	11	20	145	119	295
Mineral	23	28	508	217	776
Missoula	871	915	8,505	3,681	13,972
Musselshell	20	19	473	311	823
Park	75	102	1,669	911	2,757
Petroleum	2	0	37	37	76
Phillips	31	26	402	371	830
Pondera	60	78	703	375	1,216
Powder River	16	25	180	87	308
Powell	95	52	663	370	1,180
Prairie	8	2	95	77	182
Ravalli	366	214	3,731	1,910	6,221
Richland	49	67	842	526	1,484
Roosevelt	118	44	972	462	1,596
Rosebud	147	74	907	332	1,460
Sanders	101	84	1,398	771	2,354
Sheridan	24	1	281	322	628
Silver Bow	270	167	3,455	2,101	5,993
Stillwater	66	85	837	426	1,414
Sweet Grass	29	9	235	245	518
Teton	57	41	571	386	1,055
Toole	37	41	496	310	884
Treasure	5	1	69	56	131
Valley	72	29	747	523	1,371
Wheatland	11	9	169	206	395
Wibaux	8	15	136	95	254
Yellowstone	1,458	1,183	11,740	6,636	21,017
Montana	8,191	6,920	85,337	45,284	145,732

TABLE B.3
POPULATION CHANGE
MONTANA BY COUNTY, 1990 AND 2000 CENSUS

COUNTY	1990	2000	% CHANGE
Beaverhead	8,424	9,202	9.24
Big Horn	11,337	12,671	11.77
Blaine	6,728	7,009	4.18
Broadwater	3,318	4,385	32.16
Carbon	8,080	9,552	18.22
Carter	1,503	1,360	-9.51
Cascade	77,691	80,357	3.43
Chouteau	5,452	5,970	9.50
Custer	11,697	11,696	-0.01
Daniels	2,266	2,017	-10.99
Dawson	9,505	9,059	-4.69
Deer Lodge	10,356	9,417	-9.07
Fallon	3,103	2,837	-8.57
Fergus	12,083	11,893	-1.57
Flathead	59,218	74,471	25.76
Gallatin	50,463	67,831	34.42
Garfield	1,589	1,279	-19.51
Glacier	12,121	13,247	9.29
Golden Valley	912	1,042	14.25
Granite	2,548	2,830	11.07
Hill	17,654	16,673	-5.56
Jefferson	7,939	10,049	26.58
Judith Basin	2,282	2,329	2.06
Lake	21,041	26,507	25.98
Lewis and Clark	47,495	55,716	17.31
Liberty	2,295	2,158	-5.97
Lincoln	17,481	18,837	7.76
McCone	2,276	1,977	-13.14
Madison	5,989	6,851	14.39
Meagher	1,819	1,932	6.21
Mineral	3,315	3,884	17.16
Missoula	78,687	95,802	21.75
Musselshell	4,106	4,497	9.52
Park	14,484	15,694	8.35
Petroleum	519	493	-5.01
Phillips	5,163	4,601	-10.89
Pondera	6,433	6,424	-0.14
Powder River	2,090	1,858	-11.10
Powell	6,620	7,180	8.46
Prairie	1,383	1,199	-13.30
Ravalli	25,010	36,070	44.22
Richland	10,716	9,667	-9.79
Roosevelt	10,999	10,620	-3.45
Rosebud	10,505	9,383	-10.68
Sanders	8,669	10,227	17.97
Sheridan	4,732	4,105	-13.25
Silver Bow	33,941	34,606	1.96
Stillwater	6,536	8,195	25.38
Sweet Grass	3,154	3,609	14.43
Teton	6,271	6,445	2.77
Toole	5,046	5,267	4.38
Treasure	874	861	-1.49
Valley	8,239	7,675	-6.85
Wheatland	2,246	2,259	0.58
Wibaux	1,191	1,068	-10.33
Yellowstone	113,419	129,352	14.05
Montana	799,065	902,195	12.91

TABLE B.4
HOUSEHOLDS BY INCOME RANGE
MONTANA BY COUNTY, 2000 CENSUS

COUNTY	Less than \$10K	\$10- \$14.99K	\$15- \$19.99K	\$20- \$24.99K	\$25- \$34.99K	\$35- \$49.99K	\$50- \$74.99K	\$75- \$99.99K	\$100- \$149.99K	\$150K or more	Total Households	Median Household Income (\$)
Beaverhead	481	426	402	287	495	621	632	188	118	29	3,679	28,962
Big Horn	601	414	360	429	633	613	572	205	69	14	3,910	27,684
Blaine	445	269	282	261	354	400	315	112	81	12	2,531	25,247
Broadwater	165	129	158	153	348	312	299	98	52	33	1,747	32,689
Carbon	453	356	361	350	687	748	662	300	107	43	4,067	32,139
Carter	88	61	70	44	80	101	64	26	13	0	547	26,313
Cascade	3,706	2,873	2,725	2,972	4,973	6,222	5,500	1,904	1,065	693	32,633	32,971
Chouteau	259	210	233	222	398	438	289	98	55	38	2,240	29,150
Custer	570	512	448	473	709	884	771	191	172	48	4,778	30,000
Daniels	144	96	93	74	146	154	105	49	25	11	897	27,306
Dawson	514	349	341	290	515	716	529	255	78	32	3,619	31,393
Deer Lodge	601	385	456	461	525	752	580	163	44	51	4,018	26,305
Fallon	128	112	129	108	160	216	187	51	22	13	1,126	29,944
Fergus	632	451	494	404	842	860	697	275	149	56	4,860	30,409
Flathead	2,948	2,463	2,454	2,504	4,689	5,742	5,095	2,031	1,043	725	29,694	34,466
Gallatin	2,139	1,621	2,178	1,818	4,113	5,215	5,019	2,157	1,405	692	26,357	38,120
Garfield	89	75	39	58	86	105	57	11	10	3	533	25,917
Glacier	794	440	335	408	676	765	469	294	85	47	4,313	27,921
Golden Valley	57	33	50	28	48	71	45	14	9	5	360	27,308
Granite	155	121	142	91	216	198	151	68	29	30	1,201	27,813
Hill	853	659	627	504	971	1,144	1,109	291	214	85	6,457	30,781
Jefferson	320	254	241	273	453	703	845	390	194	68	3,741	41,506
Judith Basin	139	102	94	93	148	201	99	27	31	17	951	29,241
Lake	1,418	1,045	981	1,013	1,581	1,804	1,406	508	255	222	10,233	28,740
Lewis and Clark	2,176	1,511	1,523	1,820	3,596	4,180	4,845	1,823	996	385	22,855	37,360
Liberty	108	72	93	78	109	153	145	34	26	11	829	30,284
Lincoln	1,272	910	760	656	1,364	1,251	1,051	357	128	39	7,788	26,754
McCone	109	77	61	81	134	156	127	36	17	11	809	29,718
Madison	351	296	257	276	509	551	435	141	91	51	2,958	30,233
Meagher	136	77	69	71	142	159	96	34	18	5	807	29,375
Mineral	206	199	165	148	256	283	196	61	54	24	1,592	27,143
Missoula	4,491	3,064	3,330	3,061	5,610	6,438	7,219	2,888	1,627	765	38,493	34,454
Musselshell	251	213	217	238	289	301	214	92	19	31	1,865	25,527
Park	817	663	641	541	1,094	1,361	1,020	312	264	107	6,820	31,739
Petroleum	47	24	13	23	42	19	24	5	4	8	209	24,107
Phillips	256	222	166	178	238	317	338	75	41	13	1,844	28,702
Pondera	313	228	274	218	349	429	362	140	76	25	2,414	30,464
Powder River	88	69	67	99	120	142	109	20	9	16	739	28,398
Powell	263	270	187	269	404	553	298	105	47	37	2,433	30,625
Prairie	64	78	58	62	91	91	56	27	8	2	537	25,451
Ravalli	1,416	1,171	1,291	1,313	2,496	2,696	2,210	710	608	348	14,259	31,992
Richland	434	346	319	395	656	776	655	185	74	54	3,894	32,110
Roosevelt	664	466	335	349	514	534	450	165	106	25	3,608	24,834
Rosebud	393	273	279	233	417	574	718	231	134	30	3,282	35,898
Sanders	675	498	387	438	704	709	564	130	109	62	4,276	26,852
Sheridan	214	159	162	196	309	328	226	74	65	15	1,748	29,518
Silver Bow	1,741	1,593	1,254	1,384	2,245	2,284	2,472	776	469	247	14,465	30,402
Stillwater	275	191	259	241	483	653	675	262	124	46	3,209	39,205
Sweet Grass	122	145	132	140	239	299	227	84	49	40	1,477	32,422
Teton	306	213	247	253	421	470	390	135	56	27	2,518	30,197
Toole	221	220	214	169	282	392	342	65	43	23	1,971	30,169
Treasure	45	46	33	33	76	65	43	8	12	2	363	29,830
Valley	410	264	317	288	494	537	553	148	77	55	3,143	30,979
Wheatland	136	96	94	98	147	139	81	29	13	2	835	24,492
Wibaux	63	45	34	47	75	60	64	21	7	9	425	28,224
Yellowstone	4,773	4,709	4,018	3,910	7,466	9,508	9,803	4,128	2,375	1,423	52,113	36,727
Montana	40,535	31,864	30,949	30,624	55,217	65,393	61,505	23,007	13,071	6,905	359,070	33,024

TABLE B.5
INDIVIDUALS IN POVERTY BY AGE
MONTANA BY COUNTY, 2000 CENSUS

COUNTY	Under 5	5 years	6 to 11 years	12 to 17 years	18 to 64 years	65 to 74 years	75 years and over	Total
Beaverhead	118	9	187	125	902	64	86	1,491
Big Horn	470	58	600	532	1,773	76	123	3,632
Blaine	247	57	229	298	948	84	88	1,951
Broadwater	32	11	72	39	260	29	23	466
Carbon	91	5	111	122	624	46	90	1,089
Carter	6	3	20	28	148	10	27	242
Cascade	1,185	226	1,378	1,164	5,756	465	431	10,605
Chouteau	135	30	200	145	604	33	44	1,191
Custer	139	19	193	185	998	92	74	1,700
Daniels	15	5	26	44	186	23	35	334
Dawson	116	18	146	116	728	79	82	1,285
Deer Lodge	106	25	151	183	820	72	94	1,451
Fallon	20	2	60	48	188	11	20	349
Fergus	104	40	188	243	935	120	137	1,767
Flathead	923	152	1,054	1,135	5,451	377	397	9,489
Gallatin	630	89	471	445	6,378	140	166	8,319
Garfield	28	4	24	36	139	14	27	272
Glacier	373	119	579	438	1,821	135	103	3,568
Golden Valley	6	6	12	26	166	22	15	253
Granite	47	6	67	48	268	26	10	472
Hill	397	64	324	303	1,726	87	95	2,996
Jefferson	71	19	119	83	495	45	50	882
Judith Basin	45	20	64	60	248	21	32	490
Lake	426	80	640	722	2,691	115	188	4,862
Lewis and Clark	618	95	628	538	3,673	140	268	5,960
Liberty	40	2	54	66	207	31	25	425
Lincoln	279	32	485	459	2,008	177	118	3,558
McCone	27	4	32	35	191	12	30	331
Madison	59	16	77	79	485	44	61	821
Meagher	37	0	47	48	184	16	27	359
Mineral	41	7	70	57	379	29	15	598
Missoula	1,028	160	1,096	997	9,640	277	493	13,691
Musselshell	32	16	132	154	464	25	54	877
Park	126	28	162	177	1,058	109	120	1,780
Petroleum	11	2	13	6	68	9	5	114
Phillips	49	18	112	108	451	31	59	828
Pondera	104	12	138	187	671	41	41	1,194
Powder River	11	3	20	29	121	21	30	235
Powell	56	13	89	75	428	30	28	719
Prairie	13	5	15	22	105	11	31	202
Ravalli	462	124	714	604	2,691	136	196	4,927
Richland	104	12	135	122	660	53	75	1,161
Roosevelt	429	47	557	465	1,690	80	90	3,358
Rosebud	226	45	319	399	956	60	58	2,063
Sanders	143	40	172	235	992	84	71	1,737
Sheridan	55	0	56	38	300	43	110	602
Silver Bow	472	62	549	483	2,980	170	289	5,005
Stillwater	66	18	87	88	429	43	60	791
Sweet Grass	36	4	50	48	212	23	30	403
Teton	151	39	132	126	520	31	57	1,056
Toole	75	11	69	52	346	34	37	624
Treasure	13	2	22	16	56	8	8	125
Valley	63	17	129	90	526	74	127	1,026
Wheatland	12	2	12	58	289	33	34	440
Wibaux	10	0	22	20	80	8	17	157
Yellowstone	1,596	281	1,765	1,230	7,961	404	795	14,032
Montana	12,174	2,184	14,875	13,679	75,074	4,473	5,896	128,355

TABLE B.6
INCIDENCE OF OVERCROWDING – OCCUPIED HOUSING UNITS
MONTANA BY COUNTY, 2000 CENSUS

COUNTY	1.00 or less	1.01 to 1.50	1.51 or more	Owner- Occupied	1.00 or less	1.01 to 1.50	1.51 or more	Renter- Occupied	Total
Beaverhead	2,324	14	7	2,345	1,315	20	4	1,339	3,684
Big Horn	2,271	192	82	2,545	1,097	169	113	1,379	3,924
Blaine	1,445	57	24	1,526	863	81	31	975	2,501
Broadwater	1,341	27	22	1,390	337	11	14	362	1,752
Carbon	2,980	28	7	3,015	1,006	20	24	1,050	4,065
Carter	401	4	0	405	138	0	0	138	543
Cascade	20,708	343	60	21,111	10,918	337	181	11,436	32,547
Chouteau	1,500	25	3	1,528	642	37	19	698	2,226
Custer	3,304	22	15	3,341	1,360	45	22	1,427	4,768
Daniels	693	2	0	695	195	2	0	197	892
Dawson	2,644	36	3	2,683	925	17	0	942	3,625
Deer Lodge	2,886	52	14	2,952	993	32	18	1,043	3,995
Fallon	871	8	2	881	257	2	0	259	1,140
Fergus	3,531	31	20	3,582	1,236	28	14	1,278	4,860
Flathead	21,168	341	173	21,682	7,334	404	168	7,906	29,588
Gallatin	16,207	179	49	16,435	9,426	334	128	9,888	26,323
Garfield	378	8	4	390	137	0	5	142	532
Glacier	2,443	157	67	2,667	1,401	181	55	1,637	4,304
Golden Valley	278	4	1	283	79	3	0	82	365
Granite	860	16	12	888	296	12	4	312	1,200
Hill	4,026	117	18	4,161	2,131	87	78	2,296	6,457
Jefferson	3,052	38	26	3,116	603	9	19	631	3,747
Judith Basin	707	18	9	734	213	4	0	217	951
Lake	7,141	89	54	7,284	2,667	163	78	2,908	10,192
Lewis and Clark	15,731	194	59	15,984	6,547	213	106	6,866	22,850
Liberty	577	11	11	599	219	12	3	234	833
Lincoln	5,744	135	62	5,941	1,706	81	36	1,823	7,764
McCone	625	4	0	629	179	1	1	181	810
Madison	2,048	19	13	2,080	820	18	38	876	2,956
Meagher	576	8	4	588	204	4	7	215	803
Mineral	1,119	18	19	1,156	387	30	11	428	1,584
Missoula	23,444	221	128	23,793	13,892	463	291	14,646	38,439
Musselshell	1,418	14	13	1,445	405	20	8	433	1,878
Park	4,438	70	26	4,534	2,186	47	61	2,294	6,828
Petroleum	157	0	0	157	52	2	0	54	211
Phillips	1,282	15	5	1,302	532	8	6	546	1,848
Pondera	1,624	32	36	1,692	637	31	50	718	2,410
Powder River	534	3	0	537	200	0	0	200	737
Powell	1,694	29	5	1,728	672	18	4	694	2,422
Prairie	414	3	0	417	117	3	0	120	537
Ravalli	10,528	172	115	10,815	3,313	118	43	3,474	14,289
Richland	2,756	39	8	2,803	1,067	8	0	1,075	3,878
Roosevelt	2,229	77	34	2,340	1,103	98	40	1,241	3,581
Rosebud	2,098	77	48	2,223	952	82	50	1,084	3,307
Sanders	3,183	57	29	3,269	954	25	25	1,004	4,273
Sheridan	1,377	10	8	1,395	343	3	0	346	1,741
Silver Bow	9,967	144	43	10,154	4,101	82	95	4,278	14,432
Stillwater	2,416	34	7	2,457	741	26	10	777	3,234
Sweet Grass	1,075	17	2	1,094	366	8	8	382	1,476
Teton	1,865	29	26	1,920	590	22	6	618	2,538
Toole	1,379	16	7	1,402	533	10	17	560	1,962
Treasure	251	4	0	255	99	3	0	102	357
Valley	2,371	17	3	2,391	742	15	2	759	3,150
Wheatland	606	7	3	616	232	5	0	237	853
Wibaux	304	4	0	308	113	0	0	113	421
Yellowstone	35,597	307	133	36,037	15,266	517	264	16,047	52,084
Montana	242,586	3,595	1,519	247,700	104,839	3,971	2,157	110,967	358,667

TABLE B.7
MONTANA ANNUAL LABOR FORCE BY COUNTY
BLS, 1990 - 2003

COUNTY	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Beaverhead	4,289	4,394	4,497	4,635	4,739	4,891	4,945	5,024	5,161	5,152	5,034	5,035	4,833	4,940
Big Horn	4,596	4,704	5,152	5,019	5,198	4,888	5,024	5,117	5,226	5,417	5,832	5,264	5,082	5,111
Blaine	3,037	2,837	2,855	2,800	2,879	2,815	2,879	2,838	2,936	2,976	2,914	2,657	2,592	2,607
Broadwater	1,663	1,732	1,835	1,790	1,862	1,858	1,912	2,056	2,143	2,137	2,139	2,053	2,104	2,185
Carbon	3,728	3,793	3,924	3,874	4,038	4,232	4,461	4,603	4,751	4,857	4,843	4,672	4,615	4,654
Carter	892	878	941	874	923	873	947	918	1,008	1,079	1,088	920	897	914
Cascade	35,777	36,272	36,767	35,820	36,763	36,679	36,822	37,638	38,229	37,320	37,310	36,963	36,233	36,527
Chouteau	2,584	2,623	2,652	2,518	2,672	2,615	2,731	2,686	2,839	2,933	2,936	2,693	2,490	2,542
Custer	5,934	5,846	6,029	6,093	6,243	5,893	5,947	5,958	6,203	6,074	6,102	5,899	5,681	5,715
Daniels	1,150	1,097	1,122	1,128	1,187	1,200	1,265	1,266	1,324	1,316	1,319	1,205	1,187	1,125
Dawson	4,848	4,761	4,791	4,840	4,994	4,728	4,719	4,764	4,956	5,064	5,044	4,889	4,793	4,834
Deer Lodge	4,024	4,049	4,168	4,169	4,217	3,869	3,743	3,757	3,919	3,934	3,976	3,872	3,841	3,575
Fallon	1,568	1,542	1,550	1,517	1,570	1,522	1,628	1,671	1,737	1,729	1,661	1,543	1,590	1,580
Fergus	5,841	5,824	5,859	5,729	5,937	5,858	6,101	6,189	6,372	6,412	6,476	6,090	5,929	5,943
Flathead	30,282	30,994	32,526	34,386	35,551	35,663	36,499	37,394	38,117	37,884	38,333	40,576	40,339	41,633
Gallatin	28,651	29,982	31,902	33,114	33,692	35,914	37,695	39,125	40,492	42,441	43,439	44,254	44,582	46,035
Garfield	887	890	930	877	944	878	928	901	968	1,071	1,086	920	875	884
Glacier	5,312	5,406	5,598	5,419	5,620	5,573	5,614	5,642	5,651	5,484	5,359	5,226	5,155	5,372
Golden Valley	469	461	489	475	506	482	498	484	528	579	594	493	460	475
Granite	1,161	1,214	1,297	1,312	1,339	1,092	1,124	1,144	1,212	1,232	1,249	1,144	1,121	1,126
Hill	8,366	8,354	8,544	8,649	8,910	8,907	8,950	8,973	9,218	8,993	8,957	9,169	9,174	9,306
Jefferson	4,124	4,151	4,212	4,324	4,529	4,596	4,783	4,897	5,061	5,119	4,999	4,831	4,872	5,024
Judith Basin	1,163	1,126	1,153	1,043	1,101	1,050	1,099	1,082	1,153	1,231	1,234	1,154	1,084	1,112
Lake	9,646	9,643	10,185	10,112	10,304	10,244	10,630	10,910	11,261	12,384	12,572	11,752	11,550	11,642
Lewis & Clark	25,539	25,689	26,434	26,770	27,384	27,399	27,463	27,969	28,042	27,951	28,643	27,729	27,600	28,394
Liberty	953	922	1,017	993	1,041	1,090	1,091	1,058	1,151	1,228	1,219	1,085	1,038	1,062
Lincoln	8,338	8,378	8,119	8,156	8,377	7,363	7,108	7,216	7,419	7,066	6,962	6,739	6,706	7,018
McCone	1,145	1,137	1,231	1,120	1,173	1,156	1,190	1,170	1,251	1,307	1,315	1,167	1,140	1,138
Madison	3,299	3,326	3,371	3,336	3,507	3,470	3,586	3,631	3,765	3,996	4,018	4,011	3,852	3,909
Meagher	910	909	934	916	953	938	955	956	1,003	1,077	1,116	1,045	931	963
Mineral	1,771	1,781	1,729	1,641	1,702	1,684	1,622	1,672	1,713	1,672	1,669	1,713	1,640	1,637
Missoula	42,682	43,336	45,641	46,637	47,378	47,746	49,672	51,096	52,005	53,561	55,128	52,577	54,420	56,671
Musselshell	1,783	1,779	1,812	1,797	1,884	1,923	1,925	1,930	1,963	1,841	1,853	1,753	1,771	1,788
Park	7,700	8,086	8,363	9,476	9,865	9,984	10,356	10,406	10,568	10,350	10,381	9,894	9,584	9,622
Petroleum	261	288	313	303	313	298	309	298	323	371	379	306	281	292
Phillips	2,596	2,468	2,458	2,414	2,515	2,432	2,442	2,374	2,503	2,438	2,368	2,154	2,088	2,121
Pondera	2,937	2,905	3,014	2,946	3,085	2,991	3,140	3,159	3,357	3,452	3,466	3,195	3,093	3,134
Powder River	1,168	1,186	1,221	1,163	1,215	1,141	1,248	1,230	1,302	1,309	1,308	1,157	1,151	1,152
Powell	2,643	2,665	2,633	2,542	2,569	2,345	2,411	2,443	2,517	2,541	2,566	2,315	2,351	2,366
Prairie	670	658	702	653	681	646	671	658	686	686	704	637	626	604
Ravalli	11,718	12,237	13,205	13,872	14,463	15,039	15,909	16,436	16,988	17,624	17,936	18,623	18,552	19,252
Richland	5,319	5,334	5,447	5,369	5,514	5,371	5,374	5,482	5,669	5,716	5,710	5,386	5,319	5,228
Roosevelt	4,501	4,453	4,441	4,303	4,466	4,094	4,015	3,991	4,117	4,351	4,324	3,954	4,005	4,137
Rosebud	4,879	5,173	4,923	4,738	4,872	4,674	4,530	4,620	4,314	4,570	4,610	4,610	4,422	4,782
Sanders	3,729	3,697	3,782	3,843	3,936	4,078	4,042	4,063	4,069	4,298	4,285	4,323	4,311	4,465
Sheridan	2,048	2,008	2,152	2,104	2,196	2,057	2,035	2,033	2,158	2,184	2,164	1,930	1,910	1,928
Silver Bow	16,008	16,027	16,597	16,757	17,155	16,658	16,866	17,337	17,913	17,569	17,041	16,441	16,441	16,680
Stillwater	3,289	3,202	3,275	3,358	3,525	3,697	3,923	4,044	4,189	4,736	4,843	5,540	5,371	5,330
Sweet Grass	1,531	1,539	1,618	1,650	1,724	1,655	1,692	1,713	1,786	1,811	1,833	1,912	1,832	1,839
Teton	2,951	2,931	2,905	2,787	2,931	2,980	3,112	3,073	3,275	3,496	3,511	3,168	3,159	3,202
Toole	2,630	2,598	2,758	2,800	2,917	2,767	2,794	2,782	2,874	2,983	2,937	2,724	2,691	2,922
Treasure	477	487	544	459	479	425	440	434	477	509	519	482	423	443
Valley	4,146	4,204	4,275	4,183	4,328	4,184	4,358	4,349	4,461	4,342	4,259	4,093	4,117	4,267
Wheatland	1,122	1,123	1,188	1,149	1,203	1,281	1,348	1,351	1,379	1,277	1,260	1,223	1,119	1,124
Wibaux	527	522	540	557	592	561	566	564	604	593	602	544	555	555
Yellowstone	61,613	62,442	65,030	65,465	67,678	66,500	66,964	68,270	69,776	71,439	72,307	67,806	69,943	72,034
Montana	400,872	406,055	420,648	424,770	437,338	434,948	444,096	452,833	464,077	471,159	475,729	463,507	463,516	474,910

TABLE B.8
MONTANA ANNUAL EMPLOYMENT BY COUNTY
BLS, 1990 - 2003

COUNTY	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Beaverhead	4,082	4,107	4,224	4,383	4,564	4,683	4,743	4,818	4,926	4,906	4,835	4,876	4,645	4,759
Big Horn	3,979	4,165	4,388	4,382	4,549	4,267	4,521	4,636	4,756	4,895	4,980	4,356	4,336	4,308
Blaine	2,799	2,587	2,627	2,554	2,676	2,541	2,594	2,548	2,667	2,728	2,715	2,508	2,430	2,465
Broadwater	1,587	1,647	1,742	1,711	1,789	1,754	1,810	1,975	2,021	2,013	2,039	1,964	2,019	2,077
Carbon	3,569	3,542	3,714	3,648	3,809	3,977	4,209	4,335	4,464	4,596	4,591	4,458	4,423	4,477
Carter	875	858	926	851	900	857	933	898	976	1,053	1,065	899	876	894
Cascade	33,842	34,051	34,434	33,559	34,953	34,679	35,076	35,643	36,117	35,313	35,409	35,288	34,652	34,853
Chouteau	2,517	2,534	2,580	2,463	2,592	2,526	2,659	2,622	2,749	2,841	2,844	2,611	2,417	2,478
Custer	5,640	5,527	5,703	5,775	6,011	5,621	5,669	5,683	5,900	5,805	5,835	5,686	5,500	5,536
Daniels	1,115	1,066	1,096	1,107	1,161	1,166	1,236	1,243	1,287	1,275	1,279	1,171	1,155	1,100
Dawson	4,664	4,565	4,599	4,659	4,858	4,549	4,570	4,611	4,749	4,859	4,871	4,760	4,672	4,718
Deer Lodge	3,636	3,603	3,707	3,769	3,899	3,514	3,468	3,516	3,627	3,624	3,650	3,600	3,598	3,343
Fallon	1,529	1,486	1,498	1,454	1,525	1,471	1,589	1,615	1,678	1,634	1,601	1,502	1,534	1,538
Fergus	5,527	5,385	5,478	5,405	5,656	5,494	5,756	5,821	5,963	6,073	6,094	5,733	5,640	5,641
Flathead	27,995	28,147	29,811	31,887	33,158	32,757	33,814	34,626	35,098	35,218	35,952	38,193	38,067	38,961
Gallatin	27,291	28,351	30,174	31,603	32,924	34,948	36,735	37,963	39,227	41,242	42,250	43,142	43,360	44,726
Garfield	870	875	913	863	913	849	902	868	932	1,038	1,044	900	852	863
Glacier	4,688	4,786	4,809	4,791	4,964	4,753	4,850	4,864	4,840	4,699	4,647	4,630	4,648	4,745
Golden Valley	455	412	447	452	475	445	468	453	493	546	560	468	438	442
Granite	1,070	1,102	1,189	1,209	1,259	1,009	1,063	1,061	1,103	1,139	1,154	1,055	1,043	1,048
Hill	7,913	7,790	7,980	8,105	8,438	8,366	8,521	8,489	8,650	8,470	8,501	8,805	8,821	8,945
Jefferson	3,921	3,898	3,984	4,117	4,368	4,381	4,546	4,679	4,817	4,889	4,730	4,603	4,650	4,806
Judith Basin	1,124	1,078	1,098	1,006	1,058	1,002	1,054	1,028	1,102	1,176	1,180	1,111	1,030	1,063
Lake	8,854	8,757	9,262	9,308	9,600	9,422	9,877	10,139	10,429	11,609	11,789	10,726	10,655	10,858
Lewis & Clark	24,390	24,221	24,958	25,397	26,255	25,983	26,215	26,574	26,695	26,687	27,424	26,515	26,400	27,280
Liberty	936	904	992	968	1,014	1,062	1,069	1,031	1,113	1,175	1,179	1,053	1,007	1,030
Lincoln	7,316	6,997	6,937	6,875	7,130	6,265	6,277	6,345	6,449	6,193	6,140	5,979	5,927	5,901
McCone	1,108	1,094	1,190	1,083	1,143	1,120	1,149	1,129	1,203	1,259	1,273	1,139	1,121	1,111
Madison	3,194	3,170	3,206	3,209	3,345	3,296	3,440	3,469	3,601	3,815	3,858	3,876	3,713	3,755
Meagher	877	864	884	861	903	881	908	902	949	1,010	1,035	985	877	911
Mineral	1,615	1,588	1,544	1,484	1,535	1,469	1,475	1,517	1,527	1,512	1,517	1,567	1,490	1,489
Missoula	40,160	40,040	42,592	43,913	45,196	45,275	47,675	48,917	49,792	51,620	53,265	50,604	52,346	54,482
Musselshell	1,656	1,639	1,676	1,687	1,764	1,757	1,769	1,779	1,817	1,689	1,714	1,636	1,637	1,661
Park	7,285	7,554	7,850	9,073	9,473	9,519	9,861	9,873	9,984	9,775	9,820	9,439	9,162	9,182
Petroleum	255	273	294	286	301	285	296	284	306	349	358	299	272	278
Phillips	2,472	2,348	2,322	2,319	2,433	2,282	2,234	2,211	2,288	2,246	2,253	2,061	1,990	2,023
Pondera	2,827	2,793	2,866	2,846	2,981	2,860	3,002	3,032	3,181	3,289	3,305	3,059	2,953	2,974
Powder River	1,146	1,152	1,185	1,134	1,191	1,114	1,228	1,207	1,257	1,261	1,269	1,135	1,122	1,121
Powell	2,514	2,489	2,446	2,310	2,377	2,159	2,282	2,307	2,382	2,414	2,441	2,200	2,203	2,229
Prairie	645	632	673	626	656	616	639	621	642	658	674	607	599	582
Ravalli	10,735	10,910	11,977	12,669	13,627	14,091	14,946	15,388	15,783	16,558	16,985	17,778	17,632	18,201
Richland	4,987	4,942	5,036	4,983	5,217	5,061	5,072	5,196	5,322	5,322	5,351	5,122	5,031	4,989
Roosevelt	4,014	3,957	3,897	3,912	4,056	3,662	3,610	3,633	3,741	3,923	3,908	3,662	3,708	3,816
Rosebud	4,526	4,786	4,509	4,367	4,532	4,244	3,996	4,220	3,952	4,223	4,261	4,282	4,131	4,482
Sanders	3,317	3,128	3,282	3,361	3,491	3,499	3,535	3,629	3,640	3,901	3,934	3,969	3,952	4,098
Sheridan	1,988	1,958	2,097	2,067	2,160	1,997	1,985	1,975	2,056	2,062	2,067	1,868	1,848	1,860
Silver Bow	14,901	14,714	15,260	15,607	16,259	15,692	15,883	16,465	16,871	16,592	15,996	15,591	15,584	15,828
Stillwater	3,160	2,925	3,064	3,220	3,372	3,514	3,745	3,823	3,988	4,540	4,605	5,370	5,180	5,169
Sweet Grass	1,493	1,478	1,569	1,604	1,676	1,594	1,643	1,648	1,706	1,750	1,786	1,864	1,775	1,792
Teton	2,863	2,809	2,809	2,721	2,852	2,879	3,008	2,983	3,149	3,371	3,365	3,057	3,048	3,094
Toole	2,549	2,486	2,653	2,694	2,810	2,618	2,689	2,689	2,768	2,870	2,834	2,649	2,618	2,842
Treasure	460	468	510	441	465	410	424	417	451	487	493	467	407	427
Valley	3,965	3,978	4,039	3,989	4,167	3,998	4,168	4,170	4,265	4,140	4,084	3,951	3,976	4,116
Wheatland	1,077	1,060	1,144	1,099	1,154	1,216	1,290	1,290	1,284	1,200	1,202	1,182	1,065	1,078
Wibaux	510	488	509	536	560	536	544	544	567	569	577	530	536	538
Yellowstone	58,530	59,030	61,387	62,256	64,979	63,299	63,983	65,176	66,708	68,562	69,535	65,460	67,376	69,438
Montana	377,011	377,192	391,740	398,657	415,171	409,283	420,699	428,573	438,006	446,663	452,124	442,000	442,144	452,416

TABLE B.9
MONTANA ANNUAL UNEMPLOYED PEOPLE BY COUNTY
BLS, 1990 - 2003

COUNTY	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Beaverhead	207	287	273	252	175	208	202	206	235	246	199	159	188	181
Big Horn	617	539	764	637	649	621	503	481	470	522	852	908	746	803
Blaine	238	250	228	246	203	274	285	290	269	248	199	149	162	142
Broadwater	76	85	93	79	73	104	102	81	122	124	100	89	85	108
Carbon	159	251	210	226	229	255	252	268	287	261	252	214	192	177
Carter	17	20	15	23	23	16	14	20	32	26	23	21	21	20
Cascade	1,935	2,221	2,333	2,261	1,810	2,000	1,746	1,995	2,112	2,007	1,901	1,675	1,581	1,674
Chouteau	67	89	72	55	80	89	72	64	90	92	92	82	73	64
Custer	294	319	326	318	232	272	278	275	303	269	267	213	181	179
Daniels	35	31	26	21	26	34	29	23	37	41	40	34	32	25
Dawson	184	196	192	181	136	179	149	153	207	205	173	129	121	116
Deer Lodge	388	446	461	400	318	355	275	241	292	310	326	272	243	232
Fallon	39	56	52	63	45	51	39	56	59	95	60	41	56	42
Fergus	314	439	381	324	281	364	345	368	409	339	382	357	289	302
Flathead	2,287	2,847	2,715	2,499	2,393	2,906	2,685	2,768	3,019	2,666	2,381	2,383	2,272	2,672
Gallatin	1,360	1,631	1,728	1,511	768	966	960	1,162	1,265	1,199	1,189	1,112	1,222	1,309
Garfield	17	15	17	14	31	29	26	33	36	33	42	20	23	21
Glacier	624	620	789	628	656	820	764	778	811	785	712	596	507	627
Golden Valley	14	49	42	23	31	37	30	31	35	33	34	25	22	33
Granite	91	112	108	103	80	83	61	83	109	93	95	89	78	78
Hill	453	564	564	544	472	541	429	484	568	523	456	364	353	361
Jefferson	203	253	228	207	161	215	237	218	244	230	269	228	222	218
Judith Basin	39	48	55	37	43	48	45	54	51	55	54	43	54	49
Lake	792	886	923	804	704	822	753	771	832	775	783	1,026	895	784
Lewis & Clark	1,149	1,468	1,476	1,373	1,129	1,416	1,248	1,395	1,347	1,264	1,219	1,214	1,200	1,114
Liberty	17	18	25	25	27	28	22	27	38	53	40	32	31	32
Lincoln	1,022	1,381	1,182	1,281	1,247	1,098	831	871	970	873	822	760	779	1,117
McCone	37	43	41	37	30	36	41	41	48	48	42	28	19	27
Madison	105	156	165	127	162	174	146	162	164	181	160	135	139	154
Meagher	33	45	50	55	50	57	47	54	54	67	81	60	54	52
Mineral	156	193	185	157	167	215	147	155	186	160	152	146	150	148
Missoula	2,522	3,296	3,049	2,724	2,182	2,471	1,997	2,179	2,213	1,941	1,863	1,973	2,074	2,189
Musselshell	127	140	136	110	120	166	156	151	146	152	139	117	134	127
Park	415	532	513	403	392	465	495	533	584	575	561	455	422	440
Petroleum	6	15	19	17	12	13	13	14	17	22	21	7	9	14
Phillips	124	120	136	95	82	150	208	163	215	192	115	93	98	98
Pondera	110	112	148	100	104	131	138	127	176	163	161	136	140	160
Powder River	22	34	36	29	24	27	20	23	45	48	39	22	29	31
Powell	129	176	187	232	192	186	129	136	135	127	125	115	148	137
Prairie	25	26	29	27	25	30	32	37	44	28	30	30	27	22
Ravalli	983	1,327	1,228	1,203	836	948	963	1,048	1,205	1,066	951	845	920	1,051
Richland	332	392	411	386	297	310	302	286	347	394	359	264	288	239
Roosevelt	487	496	544	391	410	432	405	358	376	428	416	292	297	321
Rosebud	353	387	414	371	340	430	534	400	362	347	349	328	291	300
Sanders	412	569	500	482	445	579	507	434	429	397	351	354	359	367
Sheridan	60	50	55	37	36	60	50	58	102	122	97	62	62	68
Silver Bow	1,107	1,313	1,337	1,150	896	966	983	872	1,042	977	1,045	850	857	852
Stillwater	129	277	211	138	153	183	178	221	201	196	238	170	191	161
Sweet Grass	38	61	49	46	48	61	49	65	80	61	47	48	57	47
Teton	88	122	96	66	79	101	104	90	126	125	146	111	111	108
Toole	81	112	105	106	107	149	105	93	106	113	103	75	73	80
Treasure	17	19	34	18	14	15	16	17	26	22	26	15	16	16
Valley	181	226	236	194	161	186	190	179	196	202	175	142	141	151
Wheatland	45	63	44	50	49	65	58	61	95	77	58	41	54	46
Wibaux	17	34	31	21	32	25	22	20	37	24	25	14	19	17
Yellowstone	3,083	3,412	3,643	3,209	2,699	3,201	2,981	3,094	3,068	2,877	2,772	2,346	2,567	2,596
Montana	23,861	28,863	28,908	26,113	22,167	25,665	23,397	24,260	26,071	24,496	23,605	21,507	21,372	22,494

TABLE B.10
MONTANA ANNUAL UNEMPLOYMENT RATES BY COUNTY
BLS, 1990 - 2003

COUNTY	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Beaverhead	4.8	6.5	6.1	5.4	3.7	4.3	4.1	4.1	4.6	4.8	4.0	3.2	3.9	3.7
Big Horn	13.4	11.5	14.8	12.7	12.5	12.7	10.0	9.4	9.0	9.6	14.6	17.2	14.7	15.7
Blaine	7.8	8.8	8.0	8.8	7.1	9.7	9.9	10.2	9.2	8.3	6.8	5.6	6.3	5.4
Broadwater	4.6	4.9	5.1	4.4	3.9	5.6	5.3	3.9	5.7	5.8	4.7	4.3	4.0	4.9
Carbon	4.3	6.6	5.4	5.8	5.7	6.0	5.6	5.8	6.0	5.4	5.2	4.6	4.2	3.8
Carter	1.9	2.3	1.6	2.6	2.5	1.8	1.5	2.2	3.2	2.4	2.1	2.3	2.3	2.2
Cascade	5.4	6.1	6.3	6.3	4.9	5.5	4.7	5.3	5.5	5.4	5.1	4.5	4.4	4.6
Chouteau	2.6	3.4	2.7	2.2	3.0	3.4	2.6	2.4	3.2	3.1	3.1	3.0	2.9	2.5
Custer	5.0	5.5	5.4	5.2	3.7	4.6	4.7	4.6	4.9	4.4	4.4	3.6	3.2	3.1
Daniels	3.0	2.8	2.3	1.9	2.2	2.8	2.3	1.8	2.8	3.1	3.0	2.8	2.7	2.2
Dawson	3.8	4.1	4.0	3.7	2.7	3.8	3.2	3.2	4.2	4.0	3.4	2.6	2.5	2.4
Deer Lodge	9.6	11.0	11.1	9.6	7.5	9.2	7.3	6.4	7.5	7.9	8.2	7.0	6.3	6.5
Fallon	2.5	3.6	3.4	4.2	2.9	3.4	2.4	3.4	3.4	5.5	3.6	2.7	3.5	2.7
Fergus	5.4	7.5	6.5	5.7	4.7	6.2	5.7	5.9	6.4	5.3	5.9	5.9	4.9	5.1
Flathead	7.6	9.2	8.3	7.3	6.7	8.1	7.4	7.4	7.9	7.0	6.2	5.9	5.6	6.4
Gallatin	4.7	5.4	5.4	4.6	2.3	2.7	2.5	3.0	3.1	2.8	2.7	2.5	2.7	2.8
Garfield	1.9	1.7	1.8	1.6	3.3	3.3	2.8	3.7	3.7	3.1	3.9	2.2	2.6	2.4
Glacier	11.7	11.5	14.1	11.6	11.7	14.7	13.6	13.8	14.4	14.3	13.3	11.4	9.8	11.7
Golden Valley	3.0	10.6	8.6	4.8	6.1	7.7	6.0	6.4	6.6	5.7	5.7	5.1	4.8	6.9
Granite	7.8	9.2	8.3	7.9	6.0	7.6	5.4	7.3	9.0	7.5	7.6	7.8	7.0	6.9
Hill	5.4	6.8	6.6	6.3	5.3	6.1	4.8	5.4	6.2	5.8	5.1	4.0	3.8	3.9
Jefferson	4.9	6.1	5.4	4.8	3.6	4.7	5.0	4.5	4.8	4.5	5.4	4.7	4.6	4.3
Judith Basin	3.4	4.3	4.8	3.5	3.9	4.6	4.1	5.0	4.4	4.5	4.4	3.7	5.0	4.4
Lake	8.2	9.2	9.1	8.0	6.8	8.0	7.1	7.1	7.4	6.3	6.2	8.7	7.7	6.7
Lewis and Clark	4.5	5.7	5.6	5.1	4.1	5.2	4.5	5.0	4.8	4.5	4.3	4.4	4.3	3.9
Liberty	1.8	2.0	2.5	2.5	2.6	2.6	2.0	2.6	3.3	4.3	3.3	2.9	3.0	3.0
Lincoln	12.3	16.5	14.6	15.7	14.9	14.9	11.7	12.1	13.1	12.4	11.8	11.3	11.6	15.9
McCone	3.2	3.8	3.3	3.3	2.6	3.1	3.4	3.5	3.8	3.7	3.2	2.4	1.7	2.4
Madison	3.2	4.7	4.9	3.8	4.6	5.0	4.1	4.5	4.4	4.5	4.0	3.4	3.6	3.9
Meagher	3.6	5.0	5.4	6.0	5.2	6.1	4.9	5.6	5.4	6.2	7.3	5.7	5.8	5.4
Mineral	8.8	10.8	10.7	9.6	9.8	12.8	9.1	9.3	10.9	9.6	9.1	8.5	9.1	9.0
Missoula	5.9	7.6	6.7	5.8	4.6	5.2	4.0	4.3	4.3	3.6	3.4	3.8	3.8	3.9
Musselshell	7.1	7.9	7.5	6.1	6.4	8.6	8.1	7.8	7.4	8.3	7.5	6.7	7.6	7.1
Park	5.4	6.6	6.1	4.3	4.0	4.7	4.8	5.1	5.5	5.6	5.4	4.6	4.4	4.6
Petroleum	2.3	5.2	6.1	5.6	3.8	4.4	4.2	4.7	5.3	5.9	5.5	2.3	3.2	4.8
Phillips	4.8	4.9	5.5	3.9	3.3	6.2	8.5	6.9	8.6	7.9	4.9	4.3	4.7	4.6
Pondera	3.7	3.9	4.9	3.4	3.4	4.4	4.4	4.0	5.2	4.7	4.6	4.3	4.5	5.1
Powder River	1.9	2.9	2.9	2.5	2.0	2.4	1.6	1.9	3.5	3.7	3.0	1.9	2.5	2.7
Powell	4.9	6.6	7.1	9.1	7.5	7.9	5.4	5.6	5.4	5.0	4.9	5.0	6.3	5.8
Prairie	3.7	4.0	4.1	4.1	3.7	4.6	4.8	5.6	6.4	4.1	4.3	4.7	4.3	3.6
Ravalli	8.4	10.8	9.3	8.7	5.8	6.3	6.1	6.4	7.1	6.0	5.3	4.5	5.0	5.5
Richland	6.2	7.3	7.5	7.2	5.4	5.8	5.6	5.2	6.1	6.9	6.3	4.9	5.4	4.6
Roosevelt	10.8	11.1	12.2	9.1	9.2	10.6	10.1	9.0	9.1	9.8	9.6	7.4	7.4	7.8
Rosebud	7.2	7.5	8.4	7.8	7.0	9.2	11.8	8.7	8.4	7.6	7.6	7.1	6.6	6.3
Sanders	11.0	15.4	13.2	12.5	11.3	14.2	12.5	10.7	10.5	9.2	8.2	8.2	8.3	8.2
Sheridan	2.9	2.5	2.6	1.8	1.6	2.9	2.5	2.9	4.7	5.6	4.5	3.2	3.2	3.5
Silver Bow	6.9	8.2	8.1	6.9	5.2	5.8	5.8	5.0	5.8	5.6	6.1	5.2	5.2	5.1
Stillwater	3.9	8.7	6.4	4.1	4.3	4.9	4.5	5.5	4.8	4.1	4.9	3.1	3.6	3.0
Sweet Grass	2.5	4.0	3.0	2.8	2.8	3.7	2.9	3.8	4.5	3.4	2.6	2.5	3.1	2.6
Teton	3.0	4.2	3.3	2.4	2.7	3.4	3.3	2.9	3.8	3.6	4.2	3.5	3.5	3.4
Toole	3.1	4.3	3.8	3.8	3.7	5.4	3.8	3.3	3.7	3.8	3.5	2.8	2.7	2.7
Treasure	3.6	3.9	6.3	3.9	2.9	3.5	3.6	3.9	5.5	4.3	5.0	3.1	3.8	3.6
Valley	4.4	5.4	5.5	4.6	3.7	4.4	4.4	4.1	4.4	4.7	4.1	3.5	3.4	3.5
Wheatland	4.0	5.6	3.7	4.4	4.1	5.1	4.3	4.5	6.9	6.0	4.6	3.4	4.8	4.1
Wibaux	3.2	6.5	5.7	3.8	5.4	4.5	3.9	3.5	6.1	4.0	4.2	2.6	3.4	3.1
Yellowstone	5.0	5.5	5.6	4.9	4.0	4.8	4.5	4.5	4.4	4.0	3.8	3.5	3.7	3.6
Montana	6.0	7.1	6.9	6.1	5.1	5.9	5.3	5.4	5.6	5.2	5.0	4.6	4.6	4.7

TABLE B.11
MONTANA TOTAL EMPLOYMENT AND REAL PERSONAL INCOME
BEA DATA 1969 THROUGH 2002

Year	1,000s OF 2003 DOLLARS						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residence Adjustment	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	7,487,382	514,892	-4,607	1,381,730	846,419	9,196,032	13,251	297,954	25,129
1970	7,771,256	527,628	-4,536	1,498,354	925,074	9,662,521	13,859	301,051	25,814
1971	7,840,768	555,190	-3,026	1,502,058	1,024,817	9,809,427	13,794	307,216	25,522
1972	8,866,296	625,343	-1,443	1,588,920	1,085,420	10,913,850	15,175	319,267	27,771
1973	9,825,243	758,401	541	1,775,206	1,193,894	12,036,483	16,547	332,623	29,539
1974	9,621,824	803,492	2,784	1,904,052	1,286,387	12,011,555	16,293	343,949	27,975
1975	9,478,428	792,041	6,991	1,964,666	1,429,564	12,087,607	16,134	344,226	27,535
1976	9,644,599	856,289	9,041	2,052,650	1,494,641	12,344,642	16,276	359,122	26,856
1977	9,773,648	916,304	10,723	2,231,104	1,516,076	12,615,246	16,356	371,699	26,295
1978	10,920,295	1,004,652	7,924	2,372,494	1,555,525	13,851,586	17,667	390,439	27,969
1979	10,669,375	1,065,969	13,613	2,553,886	1,618,500	13,789,405	17,474	396,921	26,880
1980	10,406,142	1,049,446	26,610	2,841,466	1,745,129	13,969,901	17,712	394,018	26,410
1981	10,512,269	1,118,508	45,503	3,236,777	1,844,937	14,520,978	18,257	396,295	26,526
1982	10,073,346	1,104,440	29,500	3,485,752	1,946,259	14,430,418	17,949	392,274	25,679
1983	10,153,035	1,136,380	14,819	3,516,734	2,051,753	14,599,961	17,935	400,046	25,380
1984	10,326,638	1,187,313	9,000	3,749,824	2,110,705	15,008,854	18,284	409,920	25,192
1985	10,093,775	1,199,802	4,793	3,780,193	2,165,756	14,844,715	18,052	408,730	24,695
1986	10,289,339	1,200,847	-2,395	3,701,806	2,262,213	15,050,116	18,495	404,426	25,442
1987	10,407,166	1,202,037	-4,311	3,576,275	2,307,370	15,084,464	18,736	408,433	25,481
1988	10,283,341	1,299,491	-604	3,516,790	2,353,542	14,853,577	18,562	418,637	24,564
1989	10,841,118	1,341,607	-3,343	3,767,819	2,484,675	15,748,663	19,695	426,626	25,411
1990	10,987,562	1,395,507	-5,014	3,801,875	2,620,979	16,009,896	20,008	436,338	25,181
1991	11,558,683	1,479,643	-14,381	3,810,772	2,658,849	16,534,279	20,420	446,652	25,878
1992	12,040,887	1,579,629	-2,014	3,776,724	2,802,080	17,038,047	20,633	458,785	26,245
1993	12,988,257	1,711,953	1,552	3,720,835	2,949,967	17,948,658	21,247	473,255	27,445
1994	12,879,219	1,776,819	6,719	3,913,361	2,988,140	18,010,620	20,911	497,454	25,890
1995	12,948,285	1,760,085	10,601	4,134,347	3,119,833	18,452,980	21,052	506,891	25,545
1996	13,169,960	1,732,000	14,069	4,318,333	3,235,967	19,006,328	21,446	522,619	25,200
1997	13,449,040	1,722,479	15,630	4,622,696	3,225,230	19,590,118	22,014	528,929	25,427
1998	14,165,914	1,750,517	20,260	4,916,808	3,302,611	20,655,076	23,145	540,309	26,218
1999	14,648,907	1,782,411	23,365	4,797,643	3,230,028	20,917,531	23,306	548,277	26,718
2000	15,133,353	1,831,511	27,572	5,033,142	3,528,895	21,891,451	24,233	559,055	27,070
2001	15,617,899	1,876,788	33,267	5,000,863	3,702,404	22,477,645	24,811	564,454	27,669
2002	16,087,765	1,976,191	31,054	4,986,445	3,852,464	22,981,537	25,244	575,210	27,969
2003	.	.	.	.	.	.	25,920	.	.

APPENDIX C

HOME MORTGAGE DISCLOSURE ACT (HMDA) DATA

TABLE C.1
HOME MORTGAGE DISCLOSURE ACT DATA
ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER-OCCUPIED HOMES BY RACE
MONTANA: 1993 THROUGH 2002

Race	Action Taken	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	Total
American Indian or Alaskan Native	Loan Originated	62	60	70	98	131	153	159	157	106	109	1,105
	Application Denied	37	35	65	125	210	510	399	373	141	79	1,974
	Denial Rate %	37.4%	36.8%	48.1%	56.1%	61.6%	76.9%	71.5%	70.4%	57.1%	42.0%	64.1%
Asian or Pacific Islander	Loan Originated	26	18	35	40	26	34	38	49	38	46	350
	Application Denied	2	6	19	38	25	31	25	11	13	9	179
	Denial Rate %	7.1%	25.0%	35.2%	48.7%	49.0%	47.7%	39.7%	18.3%	25.5%	16.4%	33.8%
Black	Loan Originated	17	9	11	17	19	27	12	13	16	16	157
	Application Denied	3	2	11	13	10	18	15	16	7	8	103
	Denial Rate %	15.0%	18.2%	50.0%	43.3%	34.5%	40.0%	55.6%	55.2%	30.4%	33.3%	39.6%
Hispanic	Loan Originated	43	57	42	68	87	102	93	79	80	96	747
	Application Denied	15	24	27	47	65	85	75	62	31	21	452
	Denial Rate %	25.9%	29.6%	39.1%	40.9%	42.8%	45.5%	44.6%	44.0%	27.9%	17.9%	37.7%
White	Loan Originated	4,430	4,189	4,779	6,539	7,390	8,598	8,947	7,749	8,327	8,830	69,778
	Application Denied	1,137	1,168	1,741	3,047	3,497	4,485	4,386	3,087	1,656	1,354	25,558
	Denial Rate %	20.4%	21.8%	26.7%	31.8%	32.1%	34.3%	32.9%	28.5%	16.6%	13.3%	26.8%
Other	Loan Originated	16	10	11	25	36	36	61	48	24	46	313
	Application Denied	0	10	4	19	23	36	103	58	12	9	274
	Denial Rate %	0.0%	50.0%	26.7%	43.2%	39.0%	50.0%	62.8%	54.7%	33.3%	16.4%	46.7%
Not Provided by Applicant	Loan Originated	179	153	183	211	318	721	761	1,148	1,047	711	5,432
	Application Denied	72	64	51	168	202	353	429	1,822	1,355	709	5,225
	Denial Rate %	28.7%	29.5%	21.8%	44.3%	38.8%	32.9%	36.1%	61.3%	56.4%	49.9%	49.0%
Not Applicable	Loan Originated	22	8	2	7	5	8	17	12	13	8	102
	Application Denied	1	5	1	15	4	10	17	8	27	0	88
	Denial Rate %	4.3%	38.5%	33.3%	68.2%	44.4%	55.6%	50.0%	40.0%	67.5%	0.0%	46.3%
Total	Loan Originated	4,795	4,504	5,133	7,005	8,012	9,679	10,088	9,255	9,651	9,862	77,984
	Application Denied	1,267	1,314	1,919	3,472	4,036	5,528	5,449	5,437	3,242	2,189	33,853
	Denial Rate %	20.9%	22.6%	27.2%	33.1%	33.5%	36.4%	35.1%	37.0%	25.1%	18.2%	30.3%

TABLE C.2
HOME MORTGAGE DISCLOSURE ACT DATA
ORIGINATED AND DENIED HOME LOAN APPLICATIONS OWNER OCCUPIED HOMES BY GENDER
MONTANA: 1993 THROUGH 2002

Gender	Action Taken	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	Total
Male	Loan Originated	3,817	3,541	3,980	5,244	6,037	6,999	7,167	6,161	6,539	6,869	56,354
	Application Denied	923	960	1,383	2,368	2,707	3,526	3,270	2,578	1,339	1,087	20,141
	Denial Rate %	19.5%	21.3%	25.8%	31.1%	31.0%	33.5%	31.3%	29.5%	17.0%	13.7%	26.3%
Female	Loan Originated	860	884	1,012	1,597	1,751	2,100	2,245	2,073	2,181	2,420	17,123
	Application Denied	282	306	497	950	1,170	1,749	1,788	1,271	637	469	9,119
	Denial Rate %	24.7%	25.7%	32.9%	37.3%	40.1%	45.4%	44.3%	38.0%	22.6%	16.2%	34.7%
Not Provided by Applicant	Loan Originated	96	74	139	159	220	573	667	1,014	919	567	4,428
	Application Denied	60	43	38	141	155	243	370	1,580	1,240	633	4,503
	Denial Rate %	38.5%	36.8%	21.5%	47.0%	41.3%	29.8%	35.7%	60.9%	57.4%	52.8%	50.4%
Not Applicable	Loan Originated	22	5	2	5	4	7	9	7	12	6	79
	Application Denied	2	5	1	13	4	10	21	8	26	0	90
	Denial Rate %	8.3%	50.0%	33.3%	72.2%	50.0%	58.8%	70.0%	53.3%	68.4%	0.0%	53.3%
Total	Loan Originated	4,795	4,504	5,133	7,005	8,012	9,679	10,088	9,255	9,651	9,862	77,984
	Application Denied	1,267	1,314	1,919	3,472	4,036	5,528	5,449	5,437	3,242	2,189	33,853
	Denial Rate %	20.9%	22.6%	27.2%	33.1%	33.5%	36.4%	35.1%	37.0%	25.1%	18.2%	30.3%

TABLE C.3
HOME MORTGAGE DISCLOSURE ACT DATA
PRIME LENDERS: ORIGINATED AND DENIED HOME LOAN APPLICATIONS
OWNER-OCCUPIED HOMES BY RACE
MONTANA: 1993 THROUGH 2002

Race	Action Taken	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	Total
American Indian or Alaskan Native	Loan Originated	47	38	50	71	94	88	82	83	93	101	747
	Application Denied	4	10	14	35	57	64	49	33	40	31	337
	Denial Rate %	7.8%	20.8%	21.9%	33.0%	37.7%	42.1%	37.4%	28.4%	30.1%	23.5%	31.1%
Asian or Pacific Islander	Loan Originated	24	12	27	24	24	28	32	39	34	42	286
	Application Denied	1	3	3	3	8	6	7	2	9	3	45
	Denial Rate %	4.0%	20.0%	10.0%	11.1%	25.0%	17.6%	17.9%	4.9%	20.9%	6.7%	13.6%
Black	Loan Originated	17	7	7	12	8	16	9	10	16	14	116
	Application Denied	2	1	2	6	2	2	1	1	1	4	22
	Denial Rate %	10.5%	12.5%	22.2%	33.3%	20.0%	11.1%	10.0%	9.1%	5.9%	22.2%	15.9%
Hispanic	Loan Originated	39	50	36	51	74	86	81	69	73	88	647
	Application Denied	9	13	10	21	33	18	17	18	16	11	166
	Denial Rate %	18.8%	20.6%	21.7%	29.2%	30.8%	17.3%	17.3%	20.7%	18.0%	11.1%	20.4%
White	Loan Originated	3,666	3,432	3,837	5,407	6,079	7,168	7,349	6,720	7,759	8,361	59,778
	Application Denied	500	426	468	980	1,340	1,170	1,063	827	703	806	8,283
	Denial Rate %	12.0%	11.0%	10.9%	15.3%	18.1%	14.0%	12.6%	11.0%	8.3%	8.8%	12.2%
Other	Loan Originated	15	4	7	21	27	24	23	25	20	43	209
	Application Denied	0	1	1	5	4	6	3	5	4	7	36
	Denial Rate %	0.0%	20.0%	12.5%	19.2%	12.9%	20.0%	11.5%	16.7%	16.7%	14.0%	14.7%
Not Provided by Applicant	Loan Originated	178	145	173	207	274	648	683	817	759	623	4,507
	Application Denied	39	48	43	155	113	139	283	172	159	383	1,534
	Denial Rate %	18.0%	24.9%	19.9%	42.8%	29.2%	17.7%	29.3%	17.4%	17.3%	38.1%	25.4%
Not Applicable	Loan Originated	22	8	2	7	4	6	10	10	3	8	80
	Application Denied	1	5	1	15	4	8	6	7	1	0	48
	Denial Rate %	4.3%	38.5%	33.3%	68.2%	50.0%	57.1%	37.5%	41.2%	25.0%	0.0%	37.5%
Total Prime	Loan Originated	4,008	3,696	4,139	5,800	6,584	8,064	8,269	7,773	8,757	9,280	66,370
	Application Denied	556	507	542	1,220	1,561	1,413	1,429	1,065	933	1,245	10,471
	Denial Rate %	12.2%	12.1%	11.6%	17.4%	19.2%	14.9%	14.7%	12.1%	9.6%	11.8%	13.6%

TABLE C.4
HOME MORTGAGE DISCLOSURE ACT DATA
SUBPRIME LENDERS: ORIGINATED AND DENIED HOME LOAN APPLICATIONS
OWNER-OCCUPIED HOMES BY RACE
MONTANA: 1993 THROUGH 2002

Race	Action Taken	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	Total
American Indian or Alaskan Native	Loan Originated	.	.	.	.	1	8	18	34	7	6	74
	Application Denied	.	.	.	.	.	41	6	49	45	36	177
	Denial Rate %	.	.	.	.	0.0%	83.7%	25.0%	59.0%	86.5%	85.7%	70.5%
Asian or Pacific Islander	Loan Originated	.	.	1	1	1	1	.	7	3	4	18
	Application Denied	.	.	.	.	1	2	.	4	.	5	12
	Denial Rate %	.	.	0.0%	0.0%	50.0%	66.7%	.	36.4%	0.0%	55.6%	40.0%
Black	Loan Originated	.	.	.	.	.	1	1	2	.	2	6
	Application Denied	.	.	.	.	.	2	1	3	3	2	11
	Denial Rate %	.	.	.	.	.	66.7%	50.0%	60.0%	100.0%	50.0%	64.7%
Hispanic	Loan Originated	.	1	.	9	2	1	6	3	4	7	33
	Application Denied	.	.	.	.	2	10	5	7	7	8	39
	Denial Rate %	.	.	.	0.0%	50.0%	90.9%	45.5%	70.0%	63.6%	53.3%	54.2%
White	Loan Originated	.	5	39	54	172	221	407	544	441	422	2,305
	Application Denied	.	3	12	14	47	294	227	518	424	341	1,880
	Denial Rate %	.	37.5%	23.5%	20.6%	21.5%	57.1%	35.8%	48.8%	49.0%	44.7%	44.9%
Other	Loan Originated	.	.	.	.	1	.	2	5	1	2	11
	Application Denied	.	.	.	.	1	.	8	6	.	.	15
	Denial Rate %	.	.	.	.	50.0%	.	80.0%	54.5%	0.0%	0.0%	57.7%
Not Provided by Applicant	Loan Originated	.	.	5	1	21	37	43	34	42	38	221
	Application Denied	.	.	.	3	11	45	54	83	48	52	296
	Denial Rate %	.	.	0.0%	75.0%	34.4%	54.9%	55.7%	70.9%	53.3%	57.8%	57.3%
Not Applicable	Loan Originated	.	.	.	.	1	2	7	1	.	.	11
	Application Denied	.	.	.	.	.	2	11	1	.	.	14
	Denial Rate %	.	.	.	.	0.0%	50.0%	61.1%	50.0%	.	.	56.0%
Total Subprime	Loan Originated	.	6	45	65	199	271	484	630	498	481	2,679
	Application Denied	.	3	12	17	62	396	312	671	527	444	2,444
	Denial Rate %	.	33.3%	21.1%	20.7%	23.8%	59.4%	39.2%	51.6%	51.4%	48.0%	47.7%

TABLE C.5
HOME MORTGAGE DISCLOSURE ACT DATA
MANUFACTURED HOME LENDERS: ORIGINATED AND DENIED HOME LOAN APPLICATIONS
OWNER-OCCUPIED HOMES BY RACE
MONTANA: 1993 THROUGH 2002

Race	Action Taken	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	Total
American Indian or Alaskan Native	Loan Originated	15	22	20	27	36	57	59	40	6	2	284
	Application Denied	33	25	51	90	153	405	344	291	56	12	1,460
	Denial Rate %	68.8%	53.2%	71.8%	76.9%	81.0%	87.7%	85.4%	87.9%	90.3%	85.7%	83.7%
Asian or Pacific Islander	Loan Originated	2	6	7	15	1	5	6	3	1	.	46
	Application Denied	1	3	16	35	16	23	18	5	4	1	122
	Denial Rate %	33.3%	33.3%	69.6%	70.0%	94.1%	82.1%	75.0%	62.5%	80.0%	100.0%	72.6%
Black	Loan Originated	.	2	4	5	11	10	2	1	.	.	35
	Application Denied	1	1	9	7	8	14	13	12	3	2	70
	Denial Rate %	100.0%	33.3%	69.2%	58.3%	42.1%	58.3%	86.7%	92.3%	100.0%	100.0%	66.7%
Hispanic	Loan Originated	4	6	6	8	11	15	6	7	3	1	67
	Application Denied	6	11	17	26	30	57	53	37	8	2	247
	Denial Rate %	60.0%	64.7%	73.9%	76.5%	73.2%	79.2%	89.8%	84.1%	72.7%	66.7%	78.7%
White	Loan Originated	764	752	903	1,078	1,139	1,209	1,191	485	127	47	7,695
	Application Denied	637	739	1,261	2,053	2,110	3,021	3,096	1,742	529	207	15,395
	Denial Rate %	45.5%	49.6%	58.3%	65.6%	64.9%	71.4%	72.2%	78.2%	80.6%	81.5%	66.7%
Other	Loan Originated	1	6	4	4	8	12	36	18	3	1	93
	Application Denied	.	9	3	14	18	30	92	47	8	2	223
	Denial Rate %	.	60.0%	42.9%	77.8%	69.2%	71.4%	71.9%	72.3%	72.7%	66.7%	70.6%
Not Provided by Applicant	Loan Originated	1	8	5	3	23	36	35	297	246	50	704
	Application Denied	33	16	8	10	78	169	92	1,567	1,148	274	3,395
	Denial Rate %	97.1%	66.7%	61.5%	76.9%	77.2%	82.4%	72.4%	84.1%	82.4%	84.6%	82.8%
Not Applicable	Loan Originated	.	.	.	.	.	.	.	1	10	.	11
	Application Denied	.	.	.	.	.	.	.	.	26	.	26
	Denial Rate %	.	.	.	.	.	.	.	0.0%	72.2%	.	70.3%
Total	Loan Originated	787	802	949	1,140	1,229	1,344	1,335	852	396	101	8,935
	Application Denied	711	804	1,365	2,235	2,413	3,719	3,708	3,701	1,782	500	20,938
	Denial Rate %	47.5%	50.1%	59.0%	66.2%	66.3%	73.5%	73.5%	81.3%	81.8%	83.2%	70.1%

TABLE C.6
HOME MORTGAGE DISCLOSURE ACT DATA
PRIME LENDERS: ORIGINATED AND DENIED HOME LOAN APPLICATIONS
OWNER-OCCUPIED HOMES BY GENDER
MONTANA: 1993 THROUGH 2002

Gender	Action Taken	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	Total
Male	Loan Originated	3,216	2,922	3,237	4,374	5,030	5,867	5,976	5,324	6,120	6,495	48,561
	Application Denied	447	361	406	826	1,072	947	847	678	574	655	6,813
	Denial Rate %	12.2%	11.0%	11.1%	15.9%	17.6%	13.9%	12.4%	11.3%	8.6%	9.2%	12.3%
Female	Loan Originated	675	701	763	1,262	1,354	1,659	1,680	1,696	1,966	2,256	14,012
	Application Denied	80	105	99	243	389	353	326	226	219	230	2,270
	Denial Rate %	10.6%	13.0%	11.5%	16.1%	22.3%	17.5%	16.3%	11.8%	10.0%	9.3%	13.9%
Not Provided by Applicant	Loan Originated	95	68	137	159	196	533	608	746	669	523	3,734
	Application Denied	27	36	36	138	96	105	251	154	139	360	1,342
	Denial Rate %	22.1%	34.6%	20.8%	46.5%	32.9%	16.5%	29.2%	17.1%	17.2%	40.8%	26.4%
Not Applicable	Loan Originated	22	5	2	5	4	5	5	7	2	6	63
	Application Denied	2	5	1	13	4	8	5	7	1	0	46
	Denial Rate %	8.3%	50.0%	33.3%	72.2%	50.0%	61.5%	50.0%	50.0%	33.3%	0.0%	42.2%
Total	Loan Originated	4,008	3,696	4,139	5,800	6,584	8,064	8,269	7,773	8,757	9,280	66,370
	Application Denied	556	507	542	1,220	1,561	1,413	1,429	1,065	933	1,245	10,471
	Denial Rate %	12.2%	12.1%	11.6%	17.4%	19.2%	14.9%	14.7%	12.1%	9.6%	11.8%	13.6%

TABLE C.7
HOME MORTGAGE DISCLOSURE ACT DATA
SUBPRIME LENDERS: ORIGINATED AND DENIED HOME LOAN APPLICATIONS
OWNER-OCCUPIED HOMES BY GENDER
MONTANA: 1993 THROUGH 2002

Gender	Action Taken	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	Total
Male	Loan Originated	.	6	34	49	149	195	335	439	318	330	1,855
	Application Denied	.	3	11	13	51	246	186	411	331	268	1,520
	Denial Rate %	.	33.3%	24.4%	21.0%	25.5%	55.8%	35.7%	48.4%	51.0%	44.8%	45.0%
Female	Loan Originated	.	.	11	16	44	63	120	174	157	136	721
	Application Denied	.	.	1	3	7	127	76	192	167	140	713
	Denial Rate %	.	.	8.3%	15.8%	13.7%	66.8%	38.8%	52.5%	51.5%	50.7%	49.7%
Not Provided by Applicant	Loan Originated	.	..	.	.	6	11	25	17	23	15	97
	Application Denied	.	..	.	1	4	21	34	67	28	36	191
	Denial Rate %	.	..	100.0%	40.0%	65.6%	57.6%	79.8%	54.9%	70.6%	.	66.3%
Not Applicable	Loan Originated	.	..	.	.	.	2	4	.	.	.	6
	Application Denied	.	..	.	.	.	2	16	1	1	.	20
	Denial Rate %	.	..	.	.	.	50.0%	80.0%	100.0%	100.0%	.	76.9%
Total	Loan Originated	.	.	45	65	199	271	484	630	498	481	2,679
	Application Denied	.	.	12	17	62	396	312	671	527	444	2,444
	Denial Rate %	.	.	21.1%	20.7%	23.8%	59.4%	39.2%	51.6%	51.4%	48.0%	47.7%

TABLE C.8
HOME MORTGAGE DISCLOSURE ACT DATA
MANUFACTURED HOME LENDERS: ORIGINATED AND DENIED HOME LOAN APPLICATIONS
OWNER-OCCUPIED HOMES BY GENDER
MONTANA: 1993 THROUGH 2002

Gender	Action Taken	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	Total
Male	Loan Originated	601	613	709	821	858	937	856	398	101	44	5,938
	Application Denied	476	596	966	1,529	1,584	2,333	2,237	1,489	434	164	11,808
	Denial Rate %	44.2%	49.3%	57.7%	65.1%	64.9%	71.3%	72.3%	78.9%	81.1%	78.8%	66.5%
Female	Loan Originated	185	183	238	319	353	378	445	203	58	28	2,390
	Application Denied	202	201	397	704	774	1,269	1,386	853	251	99	6,136
	Denial Rate %	52.2%	52.3%	62.5%	68.8%	68.7%	77.0%	75.7%	80.8%	81.2%	78.0%	72.0%
Not Provided by Applicant	Loan Originated	1	6	2		18	29	34	251	227	29	597
	Application Denied	33	7	2	2	55	117	85	1,359	1,073	237	2,970
	Denial Rate %	97.1%	53.8%	50.0%	100.0%	75.3%	80.1%	71.4%	84.4%	82.5%	89.1%	83.3%
Not Applicable	Loan Originated	.	..	.	.	.	.	.	.	10	.	10
	Application Denied	.	..	.	.	.	.	.	.	24	.	24
	Denial Rate %	.	..	.	.	.	.	.	70.6%	.	.	70.6%
Total	Loan Originated	787	802	949	1,140	1,229	1,344	1,335	852	396	101	8,935
	Application Denied	711	804	1,365	2,235	2,413	3,719	3,708	3,701	1,782	500	20,938
	Denial Rate %	47.5%	50.1%	59.0%	66.2%	66.3%	73.5%	73.5%	81.3%	81.8%	83.2%	70.1%

TABLE C.9
HOME MORTGAGE DISCLOSURE ACT DATA
ORIGINATED AND DENIED HOME LOAN APPLICATIONS: OWNER-OCCUPIED HOMES
BY RACE AND SELECTED INCOME CATEGORIES
MONTANA: 1993 THROUGH 2002

Race	Action Taken	Missing	<\$15k	\$15-30k	\$30-45k	\$45-60k	\$60-75k	>\$75k	Total
American Indian or Alaskan Native	Loan Originated	7	65	358	326	174	75	100	1,105
	Application Denied	6	219	958	474	196	45	76	1,974
	Denial Rate %	46.2%	77.1%	72.8%	59.3%	53.0%	37.5%	43.2%	64.1%
Asian or Pacific Islander	Loan Originated	13	12	90	97	52	32	54	350
	Application Denied	4	27	84	34	15	6	9	179
	Denial Rate %	23.5%	69.2%	48.3%	26.0%	22.4%	15.8%	14.3%	33.8%
Black	Loan Originated	1	7	43	41	33	12	20	157
	Application Denied	3	15	49	23	7	3	3	103
	Denial Rate %	75.0%	68.2%	53.3%	35.9%	17.5%	20.0%	13.0%	39.6%
Hispanic	Loan Originated	15	31	227	235	117	56	66	747
	Application Denied	8	58	214	120	35	7	10	452
	Denial Rate %	34.8%	65.2%	48.5%	33.8%	23.0%	11.1%	13.2%	37.7%
White	Loan Originated	1,542	2,159	17,221	20,936	12,867	6,390	8,663	69,778
	Application Denied	525	3,133	10,355	6,605	2,752	1,000	1,188	25,558
	Denial Rate %	25.4%	59.2%	37.6%	24.0%	17.6%	13.5%	12.1%	26.8%
Other	Loan Originated	10	12	69	88	60	34	40	313
	Application Denied	10	35	105	67	28	13	16	274
	Denial Rate %	50.0%	74.5%	60.3%	43.2%	31.8%	27.7%	28.6%	46.7%
Not Provided by Applicant	Loan Originated	365	182	820	1,274	1,111	695	985	5,432
	Application Denied	206	539	2,018	1,343	623	212	284	5,225
	Denial Rate %	36.1%	74.8%	71.1%	51.3%	35.9%	23.4%	22.4%	49.0%
Not Applicable	Loan Originated	29	3	20	16	12	4	18	102
	Application Denied	23	15	28	14	5	0	3	88
	Denial Rate %	44.2%	83.3%	58.3%	46.7%	29.4%	0.0%	14.3%	46.3%
Total	Loan Originated	1,982	2,471	18,848	23,013	14,426	7,298	9,946	77,984
	Application Denied	785	4,041	13,811	8,680	3,661	1,286	1,589	33,853
	Denial Rate %	28.4%	62.1%	42.3%	27.4%	20.2%	15.0%	13.8%	30.3%